



IMPERIAL BANK OF CANADA

THIRTY-FOURTH
ANNUAL REPORT
PRESENTED TO THE
SHAREHOLDERS
MAY 26TH 1909

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Imperial Bank of Canada

Head Office: Toronto

ESTABLISHED 1875

<i>CAPITAL AUTHORIZED</i>	<i>.</i>	<i>\$10,000,000.00</i>
<i>CAPITAL PAID UP</i>	<i>. .</i>	<i>5,000,000.00</i>
<i>RESERVE FUND</i>	<i>. . .</i>	<i>5,000,000.00</i>

Thirty-Fourth Annual Report
1909

ESTABLISHED 1875

Capital (paid up) \$5,000,000.00

Reserve Fund and Undivided Profits \$5,600,000.00

D. R. WILKIE.....PRESIDENT.

HON. ROBERT JAFFRAY VICE-PRESIDENT.

WM. RAMSAY of Bowland, Stow, Scotland. ELIAS ROGERS. J. KERR OSBORNE.

CHARLES COCKSHUTT. PELEG HOWLAND. WM. WHYTE, Winnipeg.

CAWTHRA MULLOCK. HON. RICHARD TURNER, Quebec.

WM. HAMILTON MERRITT, M.D., St. Catharines.

D. R. WILKIE, GENERAL MANAGER. E. HAY, ASST. GENERAL MANAGER.

W. MOFFAT, CHIEF INSPECTOR.

G. D. BOULTON, M. MORRIS, A. E. PHIPPS, GEO. WILSON, R. S. CLARK, INSPECTORS.

R. G. O. THOMSON, SECRETARY.

Province of Ontario.

TORONTO—

Wellington and Leader Lane (Head Office)	{ O. F. RICE	Manager.
	{ J. M. MacKENZIE	Asst.
Yonge and Queen Sts.	G. G. LeMcENURIE	Manager.
Yonge and Bloor Sts.	J. D. LEWIS	
King and York Sts.	A. R. CAPREOL	"
West Market and Front Sts.	F. J. PETERSON	"
King and Spadina Ave.	J. F. SCARTH	"
Bloor and Lansdowne Ave.	R. S. GALBRAITH	"
King and Sherbourne Sts.	F. J. PETERSON	"
Bathurst and Dupont Sts.	E. H. ANDERSON	"
Queen St. and Palmerston Ave.		"
AMHERSTBURG	C. A. CUDDY	
BELWOOD	(Sub-Branch to Fergus).	"
BOLTON	J. F. WARBRICK	"
BRANTFORD	A. H. MURRAY	"
CALEDON EAST	(Sub-Branch to Bolton).	"
COBALT	A. J. GOODALL	"
COCHRANE	C. H. LLOYD	"
COTTAM	(Sub-Branch to Essex).	"
ELK LAKE	A. H. SEGUIN	"
ESSEX	G. J. LACKNER	"
FERGUS	E. C. ROBERTS	"
PONTHILL	J. H. ROLPH	"
FORT WILLIAM	H. C. HOUSTON	"
GALT	G. C. EASTON	"
GOWGANDA	W. M. SELLENS	"
HAMILTON	F. S. GLASSCO	"
HARROW	W. T. HENDERSON	"
HUMBERSTONE	(Sub-Branch to Port Colborne).	"
INGERSOLL	C. WHITE	"
KENORA	JAMES WALKER	"
LISTOWEL	A. L. OGDEN	"
LONDON	R. ARKELL	"

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Agents and Correspondents :

CANADA. . . .	Bank of Montreal.
GREAT BRITAIN .	Lloyds Bank Limited. Manchester and Liverpool District Banking Co. Limited. The Commercial Bank of Scotland Limited.
FRANCE. . . .	Crédit Lyonnais.
GERMANY . . .	Deutsche Bank.
UNITED STATES .	NEW YORK—Bank of the Manhattan Co. Bank of Montreal. Bank of America. National Bank of Commerce. Merchants National Bank. National City Bank. Bankers Trust Co. BOSTON—National Shawmut Bank. BUFFALO—Bank of Buffalo. Columbia National Bank. The Marine National Bank. CHICAGO—First National Bank. Corn Exchange National Bank. Merchants Loan & Trust Co. CLEVELAND—First National Bank. DETROIT—Old Detroit National Bank. DULUTH—First National Bank. MINNEAPOLIS—First National Bank. PHILADELPHIA—Farmers & Mechanics National Bank. Franklin National Bank. Fourth St. National Bank. Philadelphia National Bank. PITTSBURGH—The Bank of Pittsburgh. PORTLAND, ORE.—United States National Bank. SAN FRANCISCO—Wells Fargo Nevada National Bank. SEATTLE, WASH.—Seattle National Bank. SPOKANE—Exchange National Bank. ST. PAUL—Second National Bank.
CHINA AND JAPAN.	Hong Kong & Shanghai Banking Corpora- tion.
AUSTRALIA . . .	} Union Bank of Australia.
NEW ZEALAND . .	
TASMANIA . . .	
SANDWICH . . .	} Yokohama Specie Bank.
ISLANDS . . .	
SOUTH AFRICA .	Standard Bank of South Africa Limited.

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PROCEEDINGS

OF THE

THIRTY-FOURTH ANNUAL GENERAL MEETING OF THE
SHAREHOLDERS.

*Held at the Banking House of the Institution in Toronto,
on Wednesday, the 26th May, 1909.*

The Thirty-fourth Annual General Meeting of the Imperial Bank of Canada was held in pursuance of the terms of the Charter at the Banking House of the Institution, 26th May, 1909.

There were present:—Messrs. D. R. Wilkie, Hon. Robert Jaffray, Wm. Ramsay of Bowland, Stow (Scotland), Elias Rogers, J. Kerr Osborne, Charles Cockshutt, Peleg Howland, Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines), M. McAuliff (Welland), H. W. Evans, F. H. Gooch, J. G. Ramsey, Thomas Walmsley, Ira Standish, John Stewart, C. H. Wethey, Alex. Morris, J. G. Paterson, J. W. Beaty, William Crocker, W. H. Knowlton, A. P. Burritt, Dr. Andrew Smith, F.R.C.V.S., Thomas Long, W. E. Booth, Major W. Napier Keefer, Alex. Nairn, R. H. Temple, Rev. T. W. Paterson, Æmilius Baldwin, B. Pontifex, H. Crewe, A. A. McFall (Bolton), James Bicknell, K.C., J. C. Sinclair, O. F. Rice, G. G. LeMesurier, W. J. Gage, James McLenaghan, Andrew Semple, Wm. Black (Cobourg), H. C. Boomer, V. H. E. Hutcheson, George W. Howland, David Kidd (Hamilton), F. J. Harris (Hamilton), L. H. Baldwin, W. Gibson Cassels, Edward Hay, H. M. Fowlds (Hastings), Harry Vigeon, J. K. Fiskien, W. C. Harvey, R. W. Thompson, W. Cecil Lee,

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Samuel Nordheimer, A. A. Thompson, J. Gordon Jones, A. E. Webb, E. Gurney, J. W. Langmuir, Dr. Chas. O'Reilly, J. H. Eddis.

The chair was taken by the President, Mr. D. R. Wilkie, and the Assistant General Manager, Mr. E. Hay, was requested to act as Secretary.

Moved by The Honourable Richard Turner, seconded by Dr. Wm. Hamilton Merritt:—

That Mr. R. H. Temple, Mr. W. Gibson Cassels and Mr. A. P. Burritt, be and are hereby appointed Scrutineers. Carried.

The Assistant General Manager, at the request of the Chairman, read the Report of the Directors and the Statement of Affairs.

THE REPORT.

The Directors have pleasure in submitting to the Shareholders their Thirty-fourth Annual Report and Balance Sheet of the affairs of the Bank as on 30th April, 1909, together with the result of the operations of the Bank for the year ended on that day.

The net profits of the year (after making full provision for all bad and doubtful debts, for interest on unmatured bills under discount, for the usual contributions to the Pension and Guarantee Funds, for the payment of all Provincial and other Taxes and for all preliminary expenses incurred in connection with the opening of new Branches) amounted to \$743,524.17, which has been applied as follows:—

- | | |
|---|--------------|
| (a) Dividends have been paid at the rate of
11 per cent. per annum, amounting to.. | \$549,539.52 |
| (b) Bank Premises and Furniture Account
has been credited with | 69,921.01 |
| (c) Profit and Loss Account has been in-
creased by | 124,063.64 |

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The premium amounting to \$34,242.50 received on the balance of the 1906 issue of new Capital Stock has been credited to Rest Account, which now amounts to \$5,000,000.

Branches of the Bank have been opened during the year: In the Province of Ontario, at Bathurst and Dupont Streets (Toronto), at the Market (St. Catharines), also at Cochrane, Elk Lake and Gowganda in the Cobalt district. In the Province of Alberta at Lethbridge. In the Province of British Columbia at Kamloops and Michel.

Arrangements have been completed for the opening of Branches in Ontario at the corner of Queen Street and Palmerston Avenue (Toronto); and at Palgrave. In the Province of Quebec in John Street, Upper Town of Quebec (sub-branch). In Saskatchewan at Wilkie and Moose Jaw. In Alberta at Edmonton West (sub-branch). In British Columbia at Fernie and New Michel and sub-branches at Fairview (Vancouver) and Hastings Street (Vancouver).

The sub-branch in Bank Street, Ottawa, has been closed.

The Head Office and Branches of the Bank have all been carefully inspected during the year; and your Directors have again much pleasure in bearing testimony to the zeal, faithfulness and efficiency of the staff.

D. R. WILKIE, President.

26th May, 1909.

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PROFIT AND LOSS ACCOUNT.

30TH APRIL, 1909.

Dividends Nos. 72, 73, 74 and 75, paid quarterly, for year ended 30th April, 1909, at 11 per cent. per annum....	\$549,539.52	Balance at credit of account 30th April, 1908, brought forward.....	\$475,914.62
Transferred to Reserve Fund	34,242.50	Profits for the twelve months ended 30th April, 1909, after deducting charges of management and interest due depositors, and after making full provision for all bad and doubtful debts and for rebate on bills under discount.	743,524.17
Written off Bank Premises and Furniture Account.....	69,921.01	Premium received on new Capital Stock.....	34,242.50
Balance of Account carried forward.....	599,978.26		
	<u>\$1,253,681.29</u>		<u>\$1,253,681.29</u>

RESERVE FUND.

Balance at Credit of Account, 30th April, 1908.....	\$4,965,757.50
Premium received on new Capital Stock.....	34,242.50
	<u>\$5,000,000.00</u>

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THIRTY-FOURTH ANNUAL

ASSETS.

Gold and Silver Coin.....	\$1,143,947.82	
Dominion Government Notes.....	7,337,972.00	
		\$ 8,481,919.82
Deposit with Dominion Government for security of note circulation.....		195,293.52
Notes of and Cheques on other Banks.....		1,941,611.48
Loans to other Banks in Canada secured, including bills re-discounted.....		450,278.46
Balance due from other Banks in Canada.....		610,945.60
Balance due from Agents in the United Kingdom..		115,758.53
Balance due from Agents in Foreign Countries.....		2,491,315.97
		<u>\$14,287,123.38</u>
Dominion and Provincial Govern- ment Securities.....	\$ 819,241.97	
Loans to Provincial Governments...	819,199.09	
Canadian Municipal Securities and British or Foreign or Colonial Public Securities other than Canadian.....	2,036,977.50	
Railway and other Bonds, Deben- tures and Stocks.....	1,020,506.60	
		4,695,925.16
Call and Short Loans on Stocks and Bonds in Canada.....		3,338,253.71
		<u>\$22,321,302.25</u>
Other Current Loans, Discounts and Advances....	26,571,958.46	
Overdue Debts (loss provided for).....	21,540.95	
Real Estate (other than Bank premises).....	26,455.38	
Mortgages on Real Estate sold by the Bank.....	92,457.91	
Bank Premises, including Safes, Vaults and Office Furniture, at Head Office and Branches.....	1,200,000.00	
Other Assets, not included under foregoing heads...	20,351.25	
		<u><u>\$50,254,066.20</u></u>

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BALANCE SHEET.

LIABILITIES.

Notes of the Bank in circulation.....	\$ 3,115,100.00
Deposits not bearing interest.....	\$6,517,731.82
Deposits bearing interest (including interest accrued to date).....	29,545,784.19
	<u>36,063,516.01</u>
Deposits by other Banks in Canada.....	252,037.82
	<u>36,315,553.83</u>
Total liabilities to the public.....	\$39,430,653.83
Capital stock (paid-up).....	5,000,000.00
Reserve Fund.....	\$5,000 000.00
Dividend No. 75 (payable 1st May, 1909), for three months, at the rate of 11% per annum.....	137,500.00
Rebate on Bills discounted.....	85,934.11
Balance of Profit and Loss Account carried forward.....	599,978.26
	<u>5,823,412.37</u>

\$50,254,066.20

D. R. WILKIE,
General Manager.

E. HAY,
Asst. General Manager.

W. MOFFAT,
Chief Inspector.

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THE PRESIDENT:—Gentlemen,—You have heard the Report read. Will you take the balance sheet as read, or have it read now?

(Assent of members was given to taking the Balance Sheet as read.)

Now, gentlemen, I have much pleasure in rising to move the adoption of the Report. Before making the motion I shall draw your attention to the operations of the Bank during the year.

DEPOSITS AND CIRCULATION.

Our deposits have increased by about 20 per cent., from \$30,150,000 to a little over \$36,000,000. There has been an increase in circulation of over \$200,000, and our ordinary discount loans during the same period have increased from \$23,862,812 to \$26,571,958.

I am happy to say that the increase in deposits is not confined to fluctuating Current Account balances. Our Savings Accounts show an increase of \$2,500,000, indicating a very substantial improvement in the condition of affairs throughout the country.

RESERVES.

I have pleasure in drawing your attention to our conservative policy by way of maintaining at all times substantial Cash Reserves, the proportion of what is known as liquid assets being over fifty per cent. of our total liabilities to the public.

The maintenance of large reserves while affording a sense of security to depositors and giving confidence to Shareholders, and, I may say, to the Directors and the staff, must undoubtedly curtail immediate profits, but in the long run the advantages are on the side of the safer course and must ultimately lead to greater gains. We have, I am

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satisfied, reaped great benefits both at home and abroad from the conservative course which we adopted many years ago and which we have endeavoured to follow constantly.

STATISTICS.

We do not claim any pre-eminence for enterprise, nor that we have gained more than our share of the expansion in deposits, circulation, and business loans which has taken place in Canada during the year. The monthly returns to the Government for 30th April, 1909, indicate a total Bank Note circulation in the Dominion of \$67,266,664, as compared with \$66,713,000 on the 30th April, 1908, with a total Bank Capital in 1909 of \$97,149,528, as compared with \$96,253,658 on the same day in 1908. Deposits in the Banks on 30th April, 1909, were \$657,489,753, as compared with \$551,871,716 on 30th April, 1908. This condition is in part the result of a fairly good crop in the North-West in 1908, valued at \$126,000,000, as compared with only \$96,000,000 in 1907; of large expenditures on public works, of borrowings abroad on the part of the Dominion, Provincial and Municipal Governments and by railway and other corporations; of a considerable increase in the population of the Dominion and of a steady improvement in general trade.

Our population is now stated to be 7,145,040, as compared with 6,853,500 in 1907.

The estimated acreage under crop in the three North-West provinces in 1908 was 10,336,070, yielding in all 238,664,000 bushels of wheat, oats, barley and other grains. This year the estimated acreage under crop is 11,200,000. Wheat seeding, although later than last year, has been finished under good conditions and there are favourable prospects of an average crop. When we look forward to the day when even twenty per cent. of the arable lands of the

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North-West provinces, which are estimated to number 253,000,000 acres, and of which little more than four per cent. are under crop, are cultivated, can we overestimate the results which will follow therefrom and the effect which the output will have upon the industrial progress and on the carrying trade of the Dominion?

But our grain industries are not the only ones that are adding to the wealth and prosperity of the Dominion. Our cattle are not only sufficient to meet the requirements of the ever-increasing population, but we exported during the year 1908, mainly to Great Britain:—

		VALUE.
Cattle (number).....	162,963	\$10,872,800.
Butter (pounds).....	6,560,731	1,575,877.
Cheese (pounds).....	165,004,549	20,398,482.
Hams (pounds).....	3,296,042	422,851.
Bacon (pounds).....	72,179,189	8,415,247.
Flour (barrels).....	1,738,048	7,591,517.

to which has to be added

70,520,000 bushels of grain, valued at \$63,883,589.

I am not one of those who think that the prohibition of the importation into England of live stock is an unmixed evil. We are making more money, I believe, in feeding our young cattle than we would by their shipment and the exportation of the native grain and fodder which they consume. I shall say nothing of our lumber interests which, owing to the depression which preceded and followed the crisis of 1907, have been in a somewhat depressed condition. But the tide has turned and we have good accounts from our saw-mill customers from Ontario to British Columbia; and last but not least let me draw your attention to the extraordinary increase in the output of our mines. Our mineral output for 1908 is valued at \$87,323,849 by the Dominion Government officials. From the Cobalt district alone there has been an

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increase in the value of the output of silver from \$136,217 in 1904 to \$9,284,869 in 1908, and this, mark you, is but the beginning of greater things to come.

The total imports of Canada in 1908 were valued at \$298,123,792, the total exports at \$261,512,159. It is estimated that there were borrowings abroad during the same period of over \$200,000,000, otherwise we should have had a very stringent money market.

NEW BRANCHES.

Under our system of banking it is impossible for an institution having its own and the country's interests at heart to stand still. It is our duty not only to endeavour to keep pace with the development of the country, but to foster and encourage it by extending banking facilities to still larger radii besides affording to points in the inner circles that have grown in importance the facilities which they demand and that we are in a position to extend to them. Our desire to carry out such a policy accounts for the eight new branches which have been opened during the year and for the ten additional branches which are now being established.

BANK PREMISES.

Bank Premises Account continues to grow, notwithstanding the appropriations which we make from year to year, but this is unavoidable. I can only assure you that so far as that item is concerned it is, as it stands in our Balance Sheet, one of the most profitable of our investments. We expended during the year in the purchase of property and in the construction and fitting up of buildings the sum of \$169,921.01, and we have, as you have been advised, written off from the account out of the profits of the year the sum of \$69,921.01. Our policy has not been to purchase property or construct buildings improvidently. At the same time we must, in a modest way at least, provide for our requirements but without laying ourselves open to the charge of extravagance.

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BORROWINGS ABROAD.

The borrowings from or through Great Britain by the Governments, the municipalities and the railways of Canada have been enormous. One wonders where all the money comes from. Will this easy condition and confidence continue? Some say not. A writer in a recent number of the *Fortnightly Review* draws a very gloomy picture of trade and finances in Great Britain.

There are those who say that the enormous taxes imposed by the British Government is driving capital out of the United Kingdom and if so we are no doubt sharing 'in its distribution; it behooves us therefore to invest that share in enterprises that will yield a substantial return to the investor. We must not enter upon new enterprises that depend entirely upon continuous borrowings from abroad; otherwise sooner than we expect—perhaps in the not very distant future—the source of supply may dry up and we will be left with unfinished enterprises on our hands.

AMERICAN SILVER.

The quantities of American silver in circulation throughout the Dominion, particularly in the Western provinces including British Columbia, estimated by some at \$2,000,000, is a blot upon our fiscal system. After all silver coins are but tokens; the American silver dollar is worth in silver less than fifty cents, but it passes current in Canada for one hundred per cent. more than its value. If silver coins are to form a part of our currency let Canada have the benefit of the seigniorage and let us at the same time give our new citizens an opportunity to become familiar with our national emblems. The gold and silver coinage of every self-respecting nation should form an important part of its national outfit and should be jealously guarded. It is satisfactory to know that we now have in Ottawa one of the most up-to-date and perfect mints in the world under the manage-

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ment of efficient and scientific controllers and operatives. I should like to see the machinery in more constant use manufacturing coins up to the legitimate demand for gold and silver currency. Under our present currency laws the silver coin of the country is not redeemable in gold or legal tender notes. This condition should be remedied; moreover, the old and worn currency should be withdrawn from circulation and replaced by new coins as necessity demands. American silver coins should be shipped back to their country of origin.

SHAREHOLDERS.

Our shareholders continue to increase, and now number 1,302. Not a large increase over last year, it is true, but on the right side.

STAFF.

Our staff, which numbered 555 in 1908, now numbers 589.

I have much pleasure, seconded by Senator Jaffray, in moving the adoption of the Report.

SENATOR JAFFRAY:—After the very comprehensive analysis of the Report and the able, exhaustive, and very instructive remarks that have been made by the President, not only of the business of the Bank for the past year, but of the business of the country and the prospects for the future, it would be superfluous on my part to have much to say to you in seconding the adoption of this report.

There is only one thing that I take the liberty of drawing your attention to and that is this general remark about bankers making too much money. Now, I think if it was analyzed and we were careful to consider the conditions under which bankers make their money we would come to a very different conclusion. This Bank for instance has been thirty-four years in existence; the organization of it has been very perfect; the management of it has been such that I am

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sure none of you are prepared to make any complaint about it. In the beginning interest on ordinary loans ran about eight per cent. at the lowest. Eight per cent. would then represent what is now five per cent., and the Shareholders of this institution had to be content with their six per cent. There has been an accumulation of reserves. Our capital and our reserves now are equal in amount, and the dividends that are declared upon capital are earned upon capital and reserve. The Shareholders instead of having their ten shares should have twenty, and then they would have to be content with five or six per cent. instead of ten or twelve per cent. I asked our chief inspector to prepare for me a statement of the amount of turn-over of the Bank during the year, and he has given me the figures, but he said in giving me them: "They go so far beyond my expectations I would be sorry that you should use them, because I think they might be considered an exaggeration." I can only say they go away beyond the millions and up into the billion mark.

If you take the profits that are derived by the bank upon that turn-over they would be a very small fraction of one per cent. These things are rather startling when you come to consider how banks make their money, what amount of business they have to turn over in order to do it, and what must be the perfection of the organization that is able to do it and to make such small losses, as is the case in this Bank. I may just say to you that our losses this year are a mere fraction of one per cent. upon our assets. I think this shows an amount of ability and close management which deserves the very greatest credit from our Shareholders, and I am sure your Directors are deeply indebted to the officials of our Bank from the President down to the lowest of them, who have shown so much ability and so much care and judgment in the management of the institution.

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I think the closer the bank business is analyzed the more we will be satisfied how complete is the organization and how successful is our banking.

The first consideration of the banker is safety. That is what the Shareholder requires; that is what the country requires, and that is what he has got to attend to and I think the Imperial Bank in that respect deserves the very greatest amount of credit, because I will just say this for our President and those who are his associates, that greater judgment and greater care to preserve and keep safe the Bank and the institution they have charge of could not be exercised. I have much pleasure in seconding the adoption of the Report. (Applause.)

THE PRESIDENT:—Is there any gentleman here who desires any further information? If not I will put this motion: It is moved by myself, seconded by the Vice-President, that the Report which has been read be adopted and printed and circulated among the Shareholders. (Carried.)

MR. W. J. GAGE:—The following resolution has been put in my hands to move: Moved by myself, seconded by Dr. Andrew Smith, that the thanks of the Shareholders are due and are hereby tendered to the President, Vice-President and Directors of the Bank for their services during the past year. (Carried.)

In presenting this resolution, Mr. President, I am sure I believe every word that has fallen from the lips of Senator Jaffray in seconding the Annual Report. Senator Jaffray spoke about the conservative, cautious, wise judgment of the management of this Bank and spoke of the very small amount of losses incurred upon the enormous turn-over. I think those of us who are in business fully appreciate what is implied by that statement.

I was also struck with other evidences of the conservative management of the bank. Looking around in this great Bank, in this office, in this place where the Annual

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Meetings are held—if I mistake not, it is the President's office, for I have occasion to come here once in a while—I did wish they had spent two or three hundred thousand dollars in the erection of a new Head Office worthy of the Bank. I am bothered as a Shareholder regarding that eleven per cent. dividend. I can't for the life of me understand why they do not make it twelve per cent. It would be so much easier figuring out twelve per cent. quarterly dividend, but still the conservative cautious management of the Bank maintains it at eleven per cent. Now, I don't want to boom the stock of the Bank, but I just offer this suggestion to the Board of Directors for the coming year. I have very much pleasure, Mr. President, in presenting this resolution.

DR. ANDREW SMITH:—I have very much pleasure in seconding the resolution moved by Mr. Gage.

THE PRESIDENT:—I am exceedingly obliged to you Mr. Gage and Dr. Andrew Smith for this motion. I am sorry that there are complaints that we have not been sufficiently indulgent to you by way of dividends, but after all, the Balance Sheet presented to you to-day must be a greater satisfaction to you than higher dividends which might have been by this time scattered to the four winds and is I think justification for the policy we have adopted. We work very hard. I don't know of any bank in the country where the Directors have been more faithful in their attendance at meetings of the Board and you can give them credit for much of the success of our operations. The staff has worked under their policy and directions faithfully. They have worked well, but the Directors as a whole are entitled to much credit—not the President only, nor the Vice-President, but the whole body of Directors, and I take this motion as a vote of thanks to them all. I would ask Mr. Rogers to say a few words in response to it.

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MR. ELIAS ROGERS:—Mr. President,—So far as I am concerned I feel that I have not done my duty more than I would do under any circumstances. Of course we have had a great many meetings and long meetings and we have had the business of the Bank brought before us in all its dealings, I think perhaps more so than any other institution.

MR. THOMAS LONG:—Mr. President,—I have much pleasure in moving, seconded by Major Keefer, that the thanks of the Shareholders be given to the General Manager, Assistant General Manager and the other officers of the Bank for their attention to the interests of the Bank and for the efficient performance of their respective duties.

I have very great pleasure in moving this resolution. It has been my pleasure to be a stockholder of this Bank in a small way since 1879, and I think the lowest rate of dividends I have received on what stock I have been carrying during that time was eight per cent., and while the capital of the Bank has been increased from time to time I have reason to know that the Shareholders have shared very liberally in the progress of the Bank and in the increase of capital in the way of getting allotments of stock at less than the market value and profiting thereby. I have great pleasure in moving the resolution.

MAJOR KEEFER:—I have very much pleasure, Mr. Chairman, in seconding the resolution. (Carried.)

MR. COCKSHUTT:—It is hard for me to be silent when it comes to the members of the staff. As one of the Directors, I think I can modestly say the staff of this Bank does its duty second to no other bank. As a Director I personally visited almost every branch of the Bank on more than one occasion, and I know something of the staff, and I know many of them intimately, and I know their work has been done in the best interests of the Shareholders. I only hope

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the present staff of the Bank may be long spared and that any increase in their number may be of the same kind of people that the original staff was composed of. (Applause.)

The motion having been put to the meeting was carried unanimously.

THE PRESIDENT:—I desire to thank you personally for your unanimous resolution, and to assure you of my gratefulness for the confidence you have expressed in the staff and myself. It is nearly thirty-five years since we started operations in a very humble way, and during all that period the Directors have been most careful in the selection of members of the staff. All are worthy of your appreciation, but I take this opportunity to thank Mr. Hay and Mr. Moffat, the Inspectors, the managers and other officers for their devotion to your interests, and for the assistance they have been to me, without which my own efforts might not have had this result. I shall ask Mr. Hay to respond on behalf of the other members of the staff. (Applause.)

MR. HAY:—I thank you very much, Mr. President. I am sure, on behalf of the staff, I can't find words to express the gratitude we all feel on occasions of this kind, to be informed that we have merited your thanks. I would like to tell it in Scotch: "We're a' muckle obleeged to ye." (Applause.)

Moved by Mr. James McLenaghan, seconded by Mr. Andrew Semple, that the ballot box be now opened and remain open until two o'clock this day for the receipt of ballot tickets for the election of eleven Directors, the poll to close as soon as five minutes shall have elapsed without a vote being tendered. (Carried.)

Moved by Mr. David Kidd, seconded by Mr. J. H. Paterson, that the President do now leave the Chair and that the Hon. Robert Jaffray do take it. (Carried.)

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Moved by Mr. Alexander Nairn, seconded by Mr. Æmilius Baldwin, that the thanks of the Bank are due and are hereby tendered to Mr. Wilkie for his able conduct in the Chair. (Carried.)

MR. NAIRN :—I have pleasure in moving this resolution, seconded by Mr. Baldwin. I have been in this same building since the Bank was opened in this part of the city. We have seen a great many changes in the management of other institutions, but I am thankful that Providence has spared my old friend, Mr. Wilkie.

MR. BALDWIN :—In seconding this resolution I might say we are all pleased at the interesting account that the President gives of the state of the country. We appreciate it, and in that way we appreciate his Chairmanship of the meeting. I have therefore much pleasure in seconding the motion. (Applause.)

SENATOR JAFFRAY :—I have much pleasure in communicating to the President the motion which has just been passed with so much unanimity and is, I am sure, so well deserved.

MR. WILKIE :—Mr. Chairman,—I accept of this vote of thanks with much appreciation. I see here to-day the faces of many who have been Shareholders of the Bank for thirty or thirty-five years. I trust that we may be spared to work together for the good of the institution for many years to come. I thank you very much for your kindness, and for this hearty vote of thanks.

The Scrutineers appointed at the meeting reported the following Shareholders duly elected Directors for the ensuing year: Messrs. D. R. Wilkie, Hon. Robert Jaffray, Wm. Ramsay of Bowland, Stow, Scotland; Elias Rogers, J. Kerr

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Osborne, Charles Cockshutt, Peleg Howland, Wm. Whyte (Winnipeg), Cawthra Mulock, Hon. Richard Turner (Quebec), Wm. Hamilton Merritt, M.D. (St. Catharines).

At a subsequent meeting of the Directors, Mr. D. R. Wilkie was re-elected President, and the Hon. Robert Jaffray, Vice-President, for the ensuing year.

List of Shareholders
of the
Imperial Bank of Canada
APRIL 30th, 1909

List of Shareholders

of the

Imperial Bank of Canada

as on April 30th, 1909

SHARES - - \$100 EACH

<i>Name</i>	<i>Address</i>	<i>No. of Shares</i>
Abbott, Oscar C.....	Smith's Falls.....	5
Adams, W. A.....	Sault Ste Marie.....	5
Adams, Mrs. Amy E.....	".....	10
Aikins, J. A. M., K.C.....	Winnipeg.....	55
Allen, Mrs. Georgina C. and Mrs. Mary A. Allen.....	Newark, N.J.....	3
Alexander, William.....	Santa Barbara, Cal..	25
Aldwell, Thomas D., Estate.....	Southsea, England...	45
Alloway & Champion.....	Winnipeg.....	25
Amys, Arthur L.....	Preston.....	8
Angus, Alex. F., in trust for Mrs. Jane A. Renny.....	Regina.....	20
Anderson, Mrs. Ellen S.....	Ottawa.....	10
Anderson, Mrs. Dorothea S.....	".....	8
Anderson, Miss Emily L.....	Bridgeburg.....	25
Anderson, Hugh B.....	Ottawa.....	2
Anderson, Thomas, in trust for Myriene Niles.....	Gores Landing.....	11
Andrews, Miss Esther J. A.....	Toronto.....	13
Applegath, L. J.....	".....	22
Archbold, Rev. Francis H. W.....	Dublin, Ireland.....	5
Archbold, Rev. Francis H. W., and James R. Lithgow, Trustees under the will of the late E. P. Archbold..	Halifax.....	6
Archer, Edward.....	Toronto.....	40
Archibald, C. B., Estate.....	Truro.....	16
Armbrust, Robert J.....	Chantler, Ont.....	1
Armour, E. Douglas, K.C.....	Toronto.....	36
Armstrong, Ernest R.....	Chico, Cal.....	9
Armstrong, Herbert W., M.D.....	Fergus.....	43
Armstrong, Mrs. Elizabeth.....	Whitby.....	8
Armstrong, Thomas, M.D.....	Toronto.....	10
Arnold, Miss Charlotte J., Estate.....	Parkstone, England..	15
Arnoldi, Frank, in trust for Mrs. E. P. Arnoldi.....	Toronto.....	14

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Arthurs, Mrs. Anne J.....	Toronto.....	10
Arthurs, Mrs. Anne J., Trustee.....	".....	340
Athoe, William G.....	Ridgeway.....	10
Auld, Mrs. Christina M.....	Toronto.....	2
Austin, Albert W.....	".....	200
Backus, Mrs. Helen M.....	Ridgeway.....	1
Bagnani, Madame Florence R.....	Guelph, Ont.....	70
Baillie, Wood & Croft.....	Toronto.....	28
Bain, George D.....	Sussex, N.B.....	40
Bain, John A.....	Springhill Jct., N.S.....	1
Bain, Mrs. Mary.....	Toronto.....	375
Baines, Mrs. Annie Z.....	".....	20
Baines, Allen, M.D.....	".....	50
Baines, Mrs. R. J. Ella.....	".....	39
Baker, Mrs. Bessie W.....	Kingston.....	1
Baldwin, Godfrey St. Geo. and F. W. Harcourt, trustees for Mrs. Phœbe Hedley.....	Toronto.....	3
Baldwin, Godfrey St. G.....	".....	14
Baldwin, Henry St. G.....	".....	25
Baldwin, Æmilius.....	".....	50
Baldwin, Mrs. Margaret F.....	".....	37
Baldwin, W. A., M.D., Estate.....	".....	62
Baldwin, J. B., M.D., Estate.....	".....	25
Ball, Miss Florence S.....	".....	20
Ball, Miss Louisa A.....	".....	20
Banks, William F.....	New York.....	100
Barr, Walter J.....	Toronto.....	33
Barrett, Mrs. Julia C.....	St. Catharines.....	5
Barrie, Mrs. Winnifred J.....	Toronto.....	30
Bartlett, Mrs. Janet B.....	Kimbo.....	1
Barton, Charles F., and James Bicknell, in trust.....	Toronto.....	29
Bate, Newell.....	Ottawa.....	47
Bate, C. T., Estate.....	".....	120
Bate, Thomas B., Estate.....	St. Catharines.....	159
Bate, Miss Mary F.....	".....	15
Bates, James C.....	Toronto.....	41
Baxter, D. W.....	".....	25
Beaty, John W.....	".....	20
Beck, Charles.....	Penetanguishene.....	56
Beemer, Frank, M.D.....	Toronto.....	20
Beeshy, J. A.....	Ridgeway.....	5
Bell, Mrs. Annie.....	Toronto.....	6
Bell, Miss Madeleine E.....	Hamilton.....	30
Bell, A. M., and Charles Bell, Trustees..	Halifax.....	2
Bell, Edwin.....	Toronto.....	10
Benjamin, Mrs. Henrietta.....	".....	1
Benson, Richard L.....	St. Catharines.....	1
Benson, Judge, Thomas M.....	Port Hope.....	42

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Benson, Judge, Thomas M., and G. L. McCaul, Trustees.....	Port Hope.....	25
Benson, Frederic A.....	".....	16
Benson, Miss Emily C.....	".....	2
Benson, James R., and James H. Ingersoll, Trustees.....	St. Catharines.....	12
Benson, Miss Susan E.....	".....	43
Bernhart, W. G., in trust.....	Galt.....	5
Berry, Mrs. Mary E.....	Walkerville.....	2
Berston, Mrs. Isadore V.....	Medina, N.Y.....	14
Bertie Lodge, No. 150, I.O.O.F.....	Ridgeway.....	5
Berwick, John W. R.....	Brooklyn, N.Y.....	3
Bethune, Rev. C. J. S., in trust.....	Guelph.....	100
Bethune, Miss Marion L.....	Toronto.....	22
Bethune, Miss Margaret V.....	".....	22
Bethune, H. J., Trustee.....	".....	35
Bethune, Miss Beatrice M.....	Guelph.....	26
Bevan, William.....	Niagara Falls, Ont..	25
Bickell, William C.....	Quebec.....	4
Bingham, Adams R.....	Aylmer, Ont.....	5
Bingham, Mrs. Emma K.....	".....	10
Bingham, Charles B.....	Toronto.....	10
Bingham, George W.....	Prescott, Ont.....	8
Bissell, Hezekiah.....	W. Medford, Mass..	6
Bissonnette, Louis.....	St. Catharines.....	30
Blachford, Mrs. Ida E.....	Toronto.....	25
Black, J. C.....	".....	100
Black, Mrs. Henrietta.....	Cobourg.....	10
Black, William.....	".....	79
Black, Samuel G., Estate.....	Halifax.....	16
Blackwood, Mrs. E. C. R.....	Toronto.....	6
Blagborne, Mrs. Medora.....	Pelham.....	3
Blaiklock, Mrs. Martha.....	Saranac Lake, N.Y..	20
Blake, Mrs. Ethel M.....	Port Hope.....	2
Boeckh, Miss Margaret H., Estate.....	Toronto.....	7
Boomer, Henry C.....	".....	70
Boomer, Miss Jessie I.....	".....	16
Boomer, Miss Helen A.....	".....	16
Boomer, Miss Gertrude A.....	".....	24
Booth, William.....	".....	25
Booth, Walter E.....	".....	10
Boswell, A. R., K.C., Trustee.....	".....	15
Boswell, A. R., K.C., and G. F. Burton, Trustees.....	".....	12
Boswell, Mrs. Ella.....	".....	30
Boswell, Charles E. A.....	Quebec.....	10
Boswell, Andrew W.....	".....	10
Botsford, Miss Elizabeth.....	Toronto.....	5
Botterell, Mrs. Sarah.....	Quebec.....	125
Boulton, Mrs. Martha R., Executrix.....	Toronto.....	20
Box, Harry.....	Ridgeway.....	5
Box, Mrs. Jennie O.....	".....	3

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Boyce, James G.....	Toronto.....	20
Boyd, Mrs. Harriet.....	".....	6
Boyd, John.....	".....	11
Boyd, Mrs. Ida I.....	".....	15
Boyle, Arthur.....	Niagara Falls, Ont... 30	
Bramley, Mrs. Lucinda C.....	St. Catharines.....	8
Brecken, Rev. Ralph, Estate.....	Toronto.....	75
Breckenridge, Mrs. Eleanore G.....	".....	50
Bright, Mrs. Alice M.....	".....	17
Brodie, Francis A., Trustee.....	Galt.....	5
Brodie, John L., Estate.....	Toronto.....	14
Brouse, Mitchell & Co.....	".....	120
Brown, Charles R.....	Calgary.....	20
Brown, Adam, W. F. McLaren, and H. E. McLaren, Trustees for Jean M. McLaren.....	Hamilton.....	8
Brown, George W.....	Toronto.....	22
Brown, F. D.....	".....	125
Brown, E. B.....	".....	2
Brown, Mrs. Helen B., Estate.....	Chicago.....	26
Brown, Miss Margaret M.....	Toronto.....	6
Bruce, Mrs. Margaret C.....	Racine, Wis.....	28
Brymner, Mrs. Georgie G.....	Montreal.....	23
Bryson, Miss Jean.....	Perth.....	15
Bryson, Miss Maggie.....	".....	15
Buck, G. Philip.....	Brantford.....	20
Buck, W. E.....	".....	20
Bull, Miss Kate E. M.....	Toronto.....	5
Bull, Edward, Estate.....	".....	32
Burgess, Ralph K.....	".....	150
Burland, G. B., Estate.....	Montreal.....	121
Burns, Gavin H., and F. B. Pemberton, Trustees.....	Victoria, B.C.....	44
Burns, Mrs. Louisa J.....	Toronto.....	5
Burns, Mrs. Margaret L.....	".....	5
Burritt, A. P.....	".....	40
Burritt, A. P., & Co.....	".....	5
Burton, Mrs. Maude.....	".....	6
Burton, George F.....	".....	15
Bydwell, Mrs. Elizabeth P.....	Montreal.....	2
Cadenhead, Mrs. Emma J.....	Kingston.....	8
Cadham, Joseph G.....	Niagara Falls.....	6
Cairns, Mrs. Katherine B.....	Carlyle, Ill.....	4
La Caisse d'Economie de Notre-Dame, in trust.....	Quebec.....	130
Calder, Robert W.....	Toronto.....	1
Caldwell, William, M.D.....	Peterborough.....	10
Cameron, Alfred B.....	Toronto.....	10
Cameron, Mrs. Selina.....	Grafton.....	20
Cameron, Miss Margaret.....	".....	5
Campbell, Donald.....	Thorold.....	12

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Campbell, Robert.....	Hamilton.....	100
Campbell, Mrs. Elizabeth.....	St. Catharines.....	17
Campbell, Miss Eleanor S.....	Toronto.....	2
Campbell, Mrs. Magdalene.....	".....	40
Campbell, C. S., H. G. Hopkirk, and Royal Trust Co., Trustees.....	".....	75
Canada Life Assurance Co.....	".....	597
Cant, Mrs. Emma A.....	".....	11
Cant, Joseph.....	".....	1
Carey, Mrs. Margaret.....	Hamilton.....	100
Carey, William, Estate.....	".....	25
Carleton, Hubert.....	Toronto.....	16
Carmichael, C. G.....	".....	10
Carnie, John.....	Paris, Ont.....	10
Carr, Miss Clara A.....	S. Bend, Indiana.....	5
Carr, Walter R.....	Toronto.....	5
Carruthers, Mrs. Louise.....	".....	14
Carscallen, George G.....	Hamilton.....	10
Carswell, Robert.....	Toronto.....	95
Carter, C. H., Estate.....	Port Colborne.....	22
Carter, Mrs. Ellen E.....	".....	12
Case, Chas. A.....	St. Catharines.....	35
Cassels, Walter G. P.....	Ottawa.....	30
Cassels, R. S.....	Toronto.....	22
Cassels, W. Gibson.....	".....	90
Cassels, Son & Co.....	".....	6
Casseres, Benjamin D. G.....	Mandville, Jamaica... ..	10
Caven, Miss Jean.....	Toronto.....	6
Cawthra, Mrs. E. J., and W. H. Cawthra, in trust for Mrs. A. M. Adamson...	".....	25
Cawthra, Mrs. E. J., W. H. Cawthra, and Mrs. A. M. Adamson, in trust for Mrs. E. J. Cawthra.....	".....	15
Cawthra, Mrs. E. J.....	".....	10
Champion, Henry T.....	Winnipeg.....	6
Chantler, Elwood.....	Welland.....	16
Chapman, William.....	Toronto.....	5
Chase, Mrs. Margaret G.....	".....	10
Cheney, William G.....	Montreal.....	50
Cherry, Samuel J.....	Preston.....	25
Christopher, A. N., Estate.....	Ingersoll.....	28
Christopher, George.....	".....	6
Christopher, Mrs. Mary M.....	".....	20
Christopher, Mrs. Matilda.....	Oakland, Cal.....	43
Clark, P. M.....	Toronto.....	37
Clarke, Mrs. Ada F. S.....	".....	67
Cleveland Trust Co.....	Cleveland, Ohio.....	12
Clogg, Mrs. Isabella E.....	St. Catharines.....	1
Coccola, Rev. Francis.....	Revelstoke.....	3
Cochrane, Mrs. Helen M.....	Nelson, B.C.....	75
Cockshutt, Charles.....	Toronto.....	250
Cody, Rev. H. J.....	".....	45

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Cody, Mrs. Florence L.....	Toronto.....	4
Collver, Mrs. Nessie.....	Stevensville.....	1
Colonial Investment and Loan Co.....	Toronto.....	350
Confederation Life Association.....	".....	35
Confederation Life Association, in trust	".....	70
Cooch, A. C.....	".....	50
Cook, George E., in trust for Estate of		
George J. Cook.....	".....	120
Cook, John L., Estate.....	".....	572
Cook, Samuel.....	Port Colborne.....	12
Cooke, Mrs. Elizabeth.....	Uxbridge.....	12
Cooper, Mrs. Mary G., in trust.....	Balderson.....	20
Copeland, Miss Edith.....	Collingwood.....	4
Copley, Miss Lotty.....	Hamilton.....	10
Corsar, Miss Lydia S.....	Berlin, Germany.....	30
Coulthard, Mrs. Eva E.....	Peterborough.....	22
Coulthard, Miss Sarah A.....	Oshawa.....	6
Coulthard, Mrs. Mary.....	".....	20
Coulthard, R. A.....	".....	5
Coulthard, W. W.....	Barrie.....	25
Cowdry, N. H.....	Waterford.....	15
Crane, Robert, Estate.....	Welland.....	30
Crawford, Miss Sarah C.....	Toronto.....	22
Cream, Mrs. Rebecca J.....	Quebec.....	30
Cream, Miss Rachel.....	".....	32
Creelman, A. R., K.C.....	Montreal.....	50
Creelman, A. R., K.C., in trust.....	".....	15
Creelman, Miss Isobel M.....	".....	4
Creelman, Miss Marion D.....	".....	4
Creighton, Mrs. Margaret A.....	Brantford.....	10
Crewe, H.....	Toronto.....	12
Crocker, William.....	".....	105
Crooks, Willoughby.....	Montreal.....	5
Crookshanks, Mrs. Eliza S. M.....	Peterborough.....	3
Crowther, William C.....	Toronto.....	180
Crysler, Mrs. Catherine.....	St. Davids.....	3
Cunningham, Mrs. Frances B.....	Toronto.....	5
Currie, Mrs. Christina V.....	Port Perry.....	35
Cuthbert, Mrs. Estella.....	Derby, N.B.....	10
Cuthbert, Rev. Thomas H.....	".....	5
Dalglish, Thomas.....	Galt.....	5
Dalton, Mrs. Ophelia H.....	Toronto.....	16
Dalton, Miss Florence E.....	".....	6
Dalton, Charles C.....	".....	105
Dalton, Mrs. Emeline M., Estate.....	".....	16
Daly, Sir M. B. and E. G. Kenny, trustees for Mrs. M. C. Primrose.....	Halifax.....	10
Danter, Miss Alice H.....	Toronto.....	5
Darlington, Josiah.....	".....	1
Darlington, Robert James.....	".....	10
Darlington, Fred.....	".....	1

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Davidson, Mrs. Susanna F.....	Toronto.....	6
Davidson, Mrs. Florence I.....	St. Catharines.....	1
Davies, Mrs. Emma, Estate.....	Toronto.....	74
Davies, Sir Louis H., K.C.M.G.....	Ottawa.....	16
Dawson, Mrs. Elizabeth W.....	Toronto.....	5
Dean, A. C. H.....	".....	25
Dean, Percy H.....	".....	5
Delamere, Mrs. Grace.....	".....	70
De Long, Mrs. Annette S.....	Hamilton.....	5
Delorme, Leon.....	Duck Lake, Sask.....	8
Denison, Mrs. Mary.....	Port Colborne.....	12
Dennistoun, Mrs. Katherine A.....	Winnipeg.....	110
Dennistoun, Miss Elizabeth O.....	".....	102
Devine, Mrs. Mary A.....	Barrie.....	12
Dewey, Mrs. Sarah A. D.....	Niagara Falls.....	10
DeWitt, Mrs. Louisa B.....	Eric, Pa.....	62
DeWynter, James E. B.....	Toronto.....	10
Dickinson, Stephen C.....	Billingshurst, Eng.....	2
Dimock, J. Wesley.....	Windsor, N.S.....	3
Disher, B. M., Estate.....	Ridgeway.....	42
Disher, W. D.....	".....	4
Disher, Merritt V.....	".....	9
Dixon, B. Homer, Estate.....	Toronto.....	137
Dixon, William, Estate.....	".....	15
Dobie, William.....	".....	20
Dodds, Mrs. Agathe.....	".....	10
Donald, Mrs. Elizabeth.....	".....	40
Doran, William L.....	Niagara Falls, Ont.....	16
Doty, Mrs. Margaret M.....	Oakville.....	16
Douglas, Mrs. Elizabeth B.....	Montreal.....	39
Doyle, Mrs. Susan.....	Charlottetown.....	15
Drennan, Miss Jennie G., M.D.....	Kingston.....	5
Drynna, Mrs. Jane A.....	Toronto.....	70
Dumble, Mrs. Hester A.....	".....	25
Dumble, John H., Estate.....	Cobourg.....	11
Dunbar, Mrs. Mary E.....	Ottawa.....	10
Dunbar, W. T.....	Dunbarton.....	5
Duncan, J. T., M.D.....	Toronto.....	5
Dunlop, John, A. C. Cumming and Alex. Robertson, in trust.....	Montreal.....	50
Dunnigan, F. J.....	Toronto.....	6
Dwyer, Mrs. Florence.....	".....	57
Dyment, Albert E.....	".....	80
Eastern Trust Co., trustees for Kate D. Jones.....	Halifax.....	1
Eberts, A. L.....	New York.....	160
Eddis, John H.....	Toronto.....	5
Edgar, Mrs. Ruby T.....	".....	9
Edwards, Miss Amy M. A. R.....	Vancouver.....	41
Elliot, Miss Cynthia J.....	Toronto.....	25
Elliot, C. H.....	Belleville.....	67

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Elliot, Miss Kate A., and Miss Annie K.		
Elliot.....	London, Ont.....	17
Elliot, Judge William, Estate.....	".....	80
Elliott, W. G., Estate.....	Brantford.....	50
Ellis, A. St. Geo., and Samuel Stover, Trustees.....	Windsor, Ont.....	15
Ellis, Mrs. Mary E.....	Toronto.....	5
Ellis, Stayner.....	".....	1
Ellison, Mrs. Hannah A.....	Chicago.....	12
Ellsworth, Mrs. Catharine M.....	Ridgeway.....	5
English, Miss Mary A.....	Quebec.....	25
Evans, Mrs. Jane.....	Bournemouth, Eng..	20
Evans, Henry W.....	Toronto.....	20
Evans, Mrs. Emily E.....	".....	26
Evans, Geo. E.....	".....	7
Fair, Mrs. Mary J.....	Brantford.....	12
Fair, Thomas J.....	".....	2
Fairbanks, C. S. B.....	Cobourg.....	1
Falls, Miss A. Elvira.....	Simcoe.....	9
Farmer, R. D.....	Fergus.....	15
Farmer, Mrs. Mary H.....	".....	5
Farncomb, Alfred, M.D.....	Newcastle, Ont.....	2
Farncomb, Thomas S., M.D.....	Trenton.....	20
Farncomb, Rev. Frederick E.....	Stayner.....	16
Farncomb, Rev. John.....	Toronto.....	8
Farncomb, Rev. William.....	".....	22
Farncomb, Miss Dorothea.....	Newcastle, Ont.....	47
Farrell, Dominick.....	Halifax.....	500
Farrell, Miss Letitia.....	".....	125
Farrell, Miss Teresa.....	".....	125
Ferguson, John.....	Toronto.....	23
Ferguson, Mrs. Mary E.....	".....	197
Ferrie, Campbell.....	Hamilton.....	15
Ferrie, Mrs. Maud.....	".....	20
Field, Mrs. Isabel.....	Toronto.....	12
Field, John T.....	Cobourg.....	5
Filshie, A.....	Mount Forest.....	10
Fisken, J. Kerr, in trust for Mrs. E. D.		
Fisken.....	Toronto.....	10
Fitton, H. W., in trust.....	Brantford.....	8
Fitton, H. W., and C. E. Fitton, Trustees	".....	12
Fitzgerald, E. G., in trust for Bathurst G. Molesworth.....	Toronto.....	25
FitzGibbon, Miss Mary A.....	".....	2
Fletcher, George F.....	Halifax.....	3
Fletcher, Miss Mary E.....	".....	17
Fletcher, Miss Annie.....	Boston.....	18
Fletcher, Mrs. Annie.....	New York.....	2
Forgie, J. G., in trust.....	Pembroke.....	50
Forlong, Miss E. S.....	Guelph.....	50
Forrest, John A., W.S.....	Edinburgh.....	20

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Forster, Thomas, Estate.....	Toronto.....	18
Forster, J. W. L.....	".....	17
Foss, Miss May C.....	St. Thomas.....	40
Foster, C. C.....	Toronto.....	3
Foster, G. C.....	".....	4
Foster, Richard.....	Bowmanville.....	35
Foster, Wrightson.....	Orono, Ont.....	10
Foulds, Mrs. Mary.....	Toronto.....	120
Fowlds, Mrs. Mary V.....	Hastings.....	3
Fowlds, Miss Grace J.....	".....	1
Fowlds, Henry M.....	".....	23
Fowlds, Miss Louise V.....	".....	3
Fowlds, Miss Mary P.....	".....	2
Fraser, Miss Christina.....	Ottawa.....	5
French, Mrs. Sarah E.....	Upper Musquodoboit, N.S.....	5
French, Miss May.....	Orono, Me.....	6
Friel, Mrs. Hannah B.....	Chicago.....	7
Fuller, Miss Alice M.....	Toronto.....	32
Fuller, Miss Alice M., in trust.....	".....	1
Fuller, Miss Amy L.....	".....	1
Fuller, Mrs. Emma L.....	".....	38
Fuller, Miss Mary E.....	Hamilton.....	10
Gage, W. J.....	Toronto.....	331
Gage, Cameron.....	Bartonville.....	20
Galt Hospital Trust.....	Galt.....	15
Gamble, Mrs. Anna.....	Toronto.....	6
Gamble, Miss Sarah.....	".....	20
Gates, Gordon A.....	Hamilton.....	15
Gates, George E.....	".....	12
Geggie, Mrs. Isabella M.....	Quebec.....	24
Geikie, Walter B., M.D.....	Toronto.....	25
George, S. J.....	Preston.....	1
George, Alfred W.....	Port Hope.....	3
Gerrie, Mrs. Carrie E.....	Chicago.....	4
Gibson, Mrs. Agnes E.....	Belleville.....	60
Gibson, Miss Margaret.....	Galt.....	8
Gilbert, M. A.....	St. Thomas.....	31
Gilchrist, Mrs. Agnes S.....	Toronto.....	5
Gillbard, Thomas, Estate.....	Cobourg.....	59
Gillbard, Mrs. Selina.....	".....	15
Gillespie, James.....	Picton, Ont.....	15
Gilmour, James H.....	Brockville.....	20
Glasgow, Mrs. Jane.....	Minneapolis.....	16
Glassco, A. W.....	Hamilton.....	10
Glassco, F. S.....	".....	10
Glenney, William.....	Oshawa.....	22
Glenney, William A.....	Harriston.....	4
Goldie, Alex. R., in trust for J. G. Goldie	Galt.....	5
Goldie, Alex. R., in trust for A. Gibson	".....	3
Goldie.....	".....	3

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Goldie, Alex. R., executor estate of		
Nora Goldie.....	Galt.....	1
Goldie, Mrs. Margaret.....	".....	33
Goldie, Miss Rebecca G.....	".....	20
Gooch, R. N., Estate.....	Toronto.....	25
Goodall, James.....	".....	20
Gooderham, Henry.....	".....	50
Gooderham, Charles H., Estate.....	".....	77
Gooderham, Mrs. Margaret.....	".....	50
Gordon, Mrs. Janet P.....	".....	16
Gould, Isaac J.....	Uxbridge.....	60
Goulding, George, Estate.....	Toronto.....	70
Gourlay, Mrs. B. Annie.....	Dunnville.....	10
Gourlie, Herbert W.....	Toronto.....	5
Gow, James, Estate.....	Windsor, Ont.....	11
Gowans, John, Estate.....	Toronto.....	125
Grant, Alex. H.....	Salmon Lake, P.Q.....	4
Grant, MacCallum, Trustee.....	Halifax.....	10
Grasett, Henry J., and A. W. Grasett, Trustees for Mrs. H. G. Kingstone.	Toronto.....	7
Grasett, Henry J., and H. H. Strathy, Trustees.....	".....	27
Grasett, Frederick LeM., M.D.....	".....	27
Grasett, Mrs. Jane S.....	".....	8
Grass, Mrs. Maria C.....	St. Catharines.....	7
Graydon, Miss Grace M.....	".....	5
Gregg, Rev. William.....	Toronto.....	11
Green-Armytage, Mrs. C. Ida.....	Fergus.....	56
Green, F. Hilton, and J. Travers Lewis, Trustees.....	Montreal.....	32
Griffin, Mrs. Ann.....	St. Thomas.....	25
Griffin, Mrs. Belle G.....	".....	5
Griffin, F. M.....	".....	32
Grindlay, Miss Ada.....	Fergus.....	1
Grist, Miss Mary L.....	Ottawa.....	26
Grist, Miss Amelia C.....	".....	26
Gundy, W. P.....	Toronto.....	10
Gunn, G. C., and A. M. Smart.....	London, Ont.....	20
Hadley, Henry.....	Verdun, P.Q.....	6
Hague, George.....	Montreal.....	26
Hale, Mrs. Louisa G.....	London, Ont.....	50
Hale, Jeffery.....	".....	7
Hale, Miss Frances A.....	Colemans Hatch, Eng.....	66
Hale, Miss Henrietta.....	".....	59
Hall, Miss Florence.....	Fergus.....	12
Hallam, John, Estate.....	Toronto.....	15
Hamill, W. J. H.....	St. Catharines.....	1
Hamilton, Charles R.....	Rossland.....	9
Hamilton, James.....	Port Colborne.....	40
Hamilton, Lachlan A.....	Lorne Park.....	10
Hamilton, Miss Isabella.....	Ottawa.....	44

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Hamilton, Miss Nancy.....	Byng.....	3
Hamilton, Rev. H. F.....	Lennoxville.....	25
Hamilton, Rev. J. B.....	Dundas.....	25
Hamilton, Rt. Rev. Charles, D.D.....	Ottawa.....	30
Hamilton, John.....	Quebec.....	100
Hamilton, H. F., R. C. H. Cassels, and C. P. Dean, Trustees for Mrs. H. H. Longmore.....	Toronto.....	50
Hamilton, W. A.....	Fergus.....	25
Hamilton, Miss Ethel M.....	Denver, Col.....	6
Hamilton, Hon. Robt., Estate.....	Peterborough.....	16
Hamilton, Robert, Estate.....	Quebec.....	60
Hamilton, William J.....	Fort William.....	5
Hamilton, Charles A.....	Niagara Falls, Ont... ..	1
Hamilton, Mrs. Mary.....	Port Colborne.....	2
Hamlin, Mrs. Elizabeth.....	Oshawa.....	25
Hamlin, R. S., Estate.....	".....	18
Hamlin, Reuben W.....	Glendora, Cal.....	50
Hand, Thomas W.....	Hamilton.....	10
Hanna, Hon. W. J.....	Toronto.....	75
Harcourt, Hon. Richard, in trust.....	Welland.....	37
Harcourt, William L.....	Brandon.....	10
Hardie, Mrs. Maria G.....	Greenock, Scot.....	30
Hardison, George.....	Ridgeway.....	25
Hardy, Miss Kate A.....	Toronto.....	6
Hardy, Miss Sarah E.....	".....	7
Harris, Rev. Elmore.....	".....	22
Harris, F. J.....	Hamilton.....	10
Harvey, Wm. C.....	Toronto.....	40
Hattie, R. M., and Hector McInnes, Trustees for Daisy G. Hattie.....	Halifax, N.S.....	10
Hattie, R. M., and Hector McInnes, Trustees for Louise B. Gue.....	".....	10
Haun, Mrs. Susie M.....	Ridgeway.....	5
Haun, James R., Estate.....	Port Colborne.....	6
Haughey, Miss Mary.....	London, England.....	3
Hawley, Miss Mary G.....	Belleville.....	22
Hay, Edward.....	Toronto.....	25
Hayes, Mrs. Ida E.....	Windsor, Ont.....	1
Heintzman, George C.....	Toronto.....	42
Heintzman, Herman.....	".....	10
Helliwell, Mrs. Eleanor.....	".....	15
Helm, John.....	Port Hope.....	250
Henderson, Joseph.....	Toronto.....	10
Henderson, Charles.....	Marshville.....	7
Henderson & Small, in trust for Wilhel- mina Baldwin.....	Toronto.....	23
Henderson & Small, in trust.....	".....	61
Henderson & Small, for Baldwin Trust.....	".....	75
Henderson & Small, in trust for R. R. Baldwin Estate.....	".....	30

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Hendrie, John S., Wm. Hendrie, Geo. M. Hendrie, and Henry Ledyard, in trust for Mrs. M. A. Maude Ledyard	Hamilton.....	27
Hendrie, John S., Wm. Hendrie and Geo. M. Hendrie, in trust for Mrs. Elizabeth S. Hay.....	"	25
Hendrie, John S., Wm. Hendrie, Geo. M. Hendrie and A. Douglas Braith- waite, in trust for Mrs. Marjory W. Braithwaite.....	"	5
Hendrie, John S., Wm. Hendrie, Geo. M. Hendrie and A. Herbert Eckford, in trust for Mrs. Christina M. Eckford	"	27
Hendrie, John S., Wm. Hendrie and Geo. M. Hendrie, in trust for Miss Anne M. Hendrie.....	"	27
Hendrie, John S., Wm. Hendrie and Geo. M. Hendrie, in trust for Miss Phyllis M. C. Hendrie.....	"	27
Hendrie, John S.....	"	26
Hendrie, Mrs. Mary M., John S. Hendrie, and William Hendrie.....	"	200
Hendrie, William.....	"	27
Hendrie, Mrs. Mary M., Wm. Hendrie, John S. Hendrie and Geo. M. Hen- drie, in trust for Murray Hendrie..	"	25
Henry, Mrs. Elizabeth.....	Toronto.....	31
Henry, Miss Jane.....	"	60
Henry, James.....	"	11
Henry, John, Estate.....	"	10
Hetherington, T. S.....	Quebec.....	200
Heward, George C., in trust.....	Toronto.....	31
Higgins, James D.....	"	5
Hill, Francis H.....	"	8
Hill, Lewis F.....	Dartmouth.....	31
Hills, Rolland, Estate.....	Toronto.....	35
Hindson, William.....	Dunnville.....	5
Hipple, Ephraim	Beamsville.....	1
Hobson, Mrs. Margaret A.....	Guelph.....	15
Hobson, Mrs. Fanny C.....	Welland.....	60
Hodgins, Frank E., Trustee.....	Toronto.....	15
Hogan, M. J.....	Port Colborne.....	300
Hogle, Mrs. Mercy.....	Bayside.....	5
Holland, Charles.....	Toronto.....	100
Holden, John.	Ottawa.....	31
Holmes, Miss Georgina.....	Toronto.....	7
Holmes, Mrs. Fanny.....	"	2
Holmes, Wm. A.....	"	2
Holt, H. S.....	Montreal.....	200
Honsberger, Mrs. Elizabeth.....	S. Cayuga.....	2
Hopper, William, Estate.....	Cobourg.....	10
Hopper, Arthur E.....	"	4

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Hopper, William H.....	Cobourg.....	19
Horsey, Henry H.....	Ottawa.....	31
Hoskin, John, President, and J. W. Langmuir, Managing Director, in trust.....	Toronto.....	86
Hoskin, Miss Mary.....	".....	100
Hoskins, Miss Maggie.....	".....	6
Hoskins, Mrs. Mina.....	".....	11
Houghton, Miss Emma M.....	".....	5
Houghton, Miss Emma M., in trust.....	".....	5
Houghton, E. B.....	".....	6
House, Lewis.....	Ridgeway.....	30
Howard, Theodore A.....	Aylmer, P.Q.....	5
Howe, Mrs. Florence M.....	Cheltenham, Eng.....	21
Howell, Mrs. Harriette S.....	Winnipeg.....	14
Howie, George A., Estate.....	Toronto.....	20
Howland, Mrs. Katharine.....	".....	10
Howland, Mrs. Edith A.....	".....	7
Howland, T. S.....	Kleinburg, Ont.....	10
Howland, W.....	".....	10
Howland, George W.....	Toronto.....	52
Howland, H. S., Sons & Co., Ltd.....	".....	360
Howland, Peleg.....	".....	62
Hudson, Mrs. Margaret J.....	St. Catharines.....	20
Hughes, Miss Ida M., and Mrs. Mary E. O'Connor, Trustees for Miss A. Camilla Hughes.....	Ottawa.....	20
Hughes, Miss A. Camilla.....	".....	46
Hughes, David, Jr.....	Bolton.....	5
Huron and Erie Loan and Savings Co...	London, Ont.....	43
Hutcheson, V. H. E.....	Toronto.....	60
Hutcheson, Mrs. Blanche E.....	Port Perry.....	10
Hutcheson, Miss Florence S., Estate.....	Toronto.....	25
Imperial Trusts Company of Canada, in trust.....	".....	27
Ince, Mrs. Ethelreda.....	".....	30
Ingersoll, J. H., and E. F. Dwyer, Trustees for Bertha W. Merritt and her Children.....	St. Catharines.....	16
Ingersoll, James H., surviving trustee for Mrs. Mary B. Merritt.....	".....	16
Ingersoll, J. H., and W. H. Merritt, Trustees.....	".....	138
Inkster, Mrs. Alice G.....	London.....	2
Innes, William P.....	Simcoe.....	53
Innes, Charles E.....	".....	13
Innes, Mrs. Leila N.....	".....	5
Irish, Mark H.....	Toronto.....	40
Irish, Mrs. Jenny H.....	".....	50
Irving, Sir Æmilius.....	".....	32
Irwin, Mrs. Isabel.....	Ottawa.....	80

Imperial Bank of Canada

Jack, A. M. & Son.....	Halifax, N.S.....	10
Jacks, Stuart G.....	Toronto.....	1
Jaffray, Hon. Robert.....	".....	165
Jaffray, Hon. Robert, and J. F. MacKay, in trust	".....	38
Jaffray, Mrs. Jane K., and H. T. Jaffray, Trustees.....	Galt.....	19
Jaffray, John.....	Carberry, Man.....	5
Jaffray & Cassels.....	Toronto.....	1
James, Edgar, in trust.....	".....	48
Janes, Miss Erie Russell, Usufructuary Legatee.....	Cookshire, P.Q.....	2
Janes, Miss Mary F. Russell, Usufruc- tuary Legatee	".....	2
Japp, Mrs. Betsy S., Estate.....	Shaldon, England....	30
Jeffrey, S.....	Port Perry, Ont.....	15
Jenkinson, Edwin	Toronto.....	10
Jennings, Bernard, Estate.....	".....	22
Jennings, W. T., Estate.....	".....	37
Jephcott, William.....	".....	30
Johnson, Henry.....	Hastings.....	150
Johnson, Mrs. Louise H.....	Sackville, N.B.....	7
Johnston, Mrs. Ada H.....	Toronto.....	10
Johnston, Andrew.....	Stratford.....	33
Johnston, Mrs. Mary.....	Montreal.....	49
Johnston, Samuel.....	Toronto.....	12
Johnston, W. R.....	".....	75
Jones, Miss Williamina C. C.....	Quebec.....	10
Jones, Anson, Estate.....	Toronto.....	401
Jones, Clarkson.....	".....	58
Jones, Mrs. Margaret G.....	".....	25
Jones, Mrs. Mary.....	".....	12
Jones, Mrs. Clara E.....	Roxbury, Mass.....	20
Jones, C. A.....	".....	4
Jordan, Mrs. Mary M.....	Halifax.....	5
Jordan, Rev. Louis H.....	Toronto.....	31
Jost, Edward, Estate.....	Halifax.....	7
Jost, Edward, Estate, No. 2 Account....	".....	1
Julian, Mrs. Sallie.....	New York.....	50
Kains, Robert.....	St. Thomas.....	15
Kane, Mrs. Jessie A.....	Toronto.....	30
Kaulbach, Ven. Archdeacon James A....	Truro, N.S.....	30
Kay, E. J.....	Montreal.....	5
Kay, Mrs. Margaret.....	Stratford.....	10
Kaye, E. G., and J. R. Campbell, Trus- tees for Mrs. Luke Norman.....	St. John, N.B.....	111
Keefer, Major W. Napier.....	Toronto.....	70
Keirstead, Mrs. Mary A.....	".....	10
Keith, D. S.....	".....	16
Keith, George E.....	".....	8
Kenaston, F. E.....	Minneapolis.....	20

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Kendall, C. E.....	St. Catharines.....	10
Kenny, Edward G., and Joseph B. Kenny, Trustees for Margaret J. Kenny.....	Halifax, N.S.....	20
Kenrick, Frank B.....	Toronto.....	10
Kenrick, Mrs. Emma M., and Rev. Chas. B. Kenrick, Trustees.....	".....	25
Kent, John G.....	".....	10
Kernahan, Wm. Thomas.....	".....	10
Kerr, Miss Eliza.....	Galt.....	5
Kerr, Miss Margaret T.....	Toronto.....	20
Kerr, Mrs. Marion A.....	".....	13
Kettles, W. J.....	".....	5
Kidd, David.....	Hamilton.....	60
Kidd, Mrs. Rachel.....	".....	45
Kiely, William T., Estate.....	Toronto.....	400
Kilman, Alva H.....	Ridgeway.....	5
Kilvert, F. E., Agent, and M. C. Hart, Accountant, in trust.....	Toronto.....	10
King, E. A., Estate.....	Quebec.....	46
King, Charles.....	".....	166
King, Frank, M.D.....	St. Catharines.....	10
King, Sydney.....	St. Pacome, P.Q.....	46
King, Miss Emma.....	Quebec.....	31
King, Mrs. Grace.....	Toronto.....	25
King, Mrs. Marie C.....	St. Pacome, P.Q.....	92
Kingstone, F. W., in trust for Miss Harriet J. Kingstone.....	Toronto.....	6
Kingstone, F. W., and F. Asa Hall, Trustees S. G. Wood Settlement....	".....	10
Kinnard, J. D.....	Port Colborne.....	11
Kirkpatrick, George B.....	Toronto.....	20
Kirkpatrick, A. M. M.....	".....	5
Kirkpatrick, George R. F.....	Edmonton.....	5
Kittson, Mrs. Alice H.....	Hamilton.....	12
Knowlton, W. H.....	Toronto.....	19
Kyle, Mrs. Mary J.....	".....	65
Kynoch, Mrs. Josephine.....	Galt.....	44
Laidlaw, John B.....	Toronto.....	10
Lally, Miss Constance.....	Victoria.....	64
Lally, Miss Maude A. L.....	New York.....	17
Lamb, Miss Katherine.....	Toronto.....	8
Lanceley, Miss Carrie E.....	".....	5
Lang, Miss Marion M.....	".....	10
Langmuir, Mrs. Georgina H.....	".....	3
Lash, Z. A., K.C., and John Osborne, Trustees for Mrs. Jessie Osborne...	".....	129
Lawler, Miss Elizabeth G.....	".....	156
Lawler, Miss Annie L.....	".....	134
Lawler, Rev. E. B., Estate.....	".....	10
Lawrence, J. Willson.....	".....	5

Imperial Bank of Canada

Lawrence, Mrs. Marie E.....	Toronto.....	40
Lawrence, Mrs. Jane.....	Quebec.....	17
Lawrence, G. W., Estate.....	Stratford.....	30
Layton, Mrs. Mary.....	Toronto.....	15
Leach, Hugh.....	".....	12
Leadlay, Mrs. Frances E.....	".....	15
Leadlay, Percy.....	".....	5
Lefroy, E. B., and H. B., Trustees.....	".....	25
Lefroy, H. B.....	".....	5
Leggat, Matthew, President, and C. W. Cartwright, Treasurer, in trust for Landed Banking and Loan Co.....	Hamilton.....	220
Leith, Mrs. Mary E. H.....	Toronto.....	3
LeMesurier, G. G.....	".....	10
LeMoine, Emma R., Estate.....	Quebec.....	7
LeMoine, Alex., Estate.....	".....	7
Lendrum, Thomas J.....	Revelstoke.....	10
Lennard, Harry, in trust.....	Dundas.....	12
Lennard, Mrs. Phoebe L.....	".....	12
Leonard, W. H.....	Port Perry.....	35
Leslie, N. G., in trust for Eric W. M. James.....	Winnipeg.....	23
Leslie, Mrs. Sarah.....	Hamilton.....	25
Lester, Thomas W.....	".....	10
Lewin, Rev. William.....	Kingston.....	20
Lewis, William F.....	Toronto.....	20
Lewis, J. Travers, D.C.L.....	Ottawa.....	40
Lewis, William Jarrett.....	Halifax.....	315
Lewis Miss Ethel G.....	Ryde, Isle of Wight..	21
Lewis, Ernest H.....	Halifax.....	20
Lightbody, Mrs. Jennie.....	Dracon.....	4
Lingham, Mrs. Esther.....	Belleville.....	30
Lingwood, Mrs. Florence E.....	Hartford, Conn.....	2
Lockhart, R. R., in trust.....	Toronto.....	5
Logan, F. G.....	Pickering.....	16
Long, Thomas.....	Toronto.....	400
Louis, Daniel.....	Quebec.....	50
Love, Henry G.....	Toronto.....	115
Love, Mrs. M. A.....	Quebec.....	5
Love, Rev. A. T.....	".....	1
Love, Mrs. Elizabeth A.....	St. Thomas.....	8
Lovering, Henry L.....	Coldwater.....	10
Lundy, John J.....	Peterborough.....	25
Macartney, Alfred T., Estate.....	Dunnville.....	3
Macdonald, Mrs. Margaret.....	".....	12
Macdonald, Francis E., H. H. Cook, and James S. Lovell, Trustees.....	Toronto.....	95
Macdonald, Mrs. Jessie.....	Hamilton.....	20
Macdonald, Miss Ellen, and Miss Harriet Macdonald.....	".....	50
Macgachen, A. F. D.....	Winnipeg.....	20

Imperial Bank of Canada

Macgregor, Mrs. Kate B.....	Hamilton.....	4
Macgregor, Mrs. Mary A.....	Chatham, Ont.....	8
Macintosh, J. A.....	Toronto.....	25
Mack, Mrs. C. J., and H. L. Watt, in trust.....	".....	7
Mackenzie, Alexander J.....	Sarnia.....	25
Mackenzie, Charles.....	".....	4
Mackenzie, John.....	Winnipeg.....	30
Mackenzie, J. M.....	Toronto.....	15
Mackenzie, Kenneth B.....	Edmonton.....	20
Mackenzie, Mrs. Agnes.....	Sarnia.....	10
Mackenzie, Mrs. Mary, Estate.....	Toronto.....	5
Maclaren, Mrs. Mary E., Estate.....	".....	10
Maclean, Mrs. Jennie G.....	".....	5
Macmahon, H. W.....	".....	10
MacMurchy, Angus.....	".....	3
Main, Miss Jean.....	Hamilton.....	3
Malloch, Mrs. Olive C. E.....	Toronto.....	7
Malone, James, Estate.....	".....	10
Manby, Mrs. Sophia M.....	Niagara Falls, Ont..	15
Manning, Alexander, Estate.....	Toronto.....	30
Manning, P. A.....	".....	7
Manufacturers Life Insurance Co.....	".....	338
Mara, H. S.....	".....	85
Marsh, F. H.....	".....	5
Martin, E. K. C., and D. R. C. Martin, Trustees for Ethel M. S. Baldwin..	Hamilton.....	25
Martin, E. K. C., and D. R. C. Martin, Trustees for Amy L. T. DuMoulin..	".....	25
Martin, E. K. C., and D. R. C. Martin, Trustees for Mary C. O'D. Luxton..	".....	25
Martin, Mrs. Mabel F.....	".....	15
Martin, F. J. S.....	Sault Ste. Marie....	25
Martin, J. S.....	Toronto.....	20
Martin, A. R.....	".....	1
Massey, John, Manager, and W. Cecil Lee, Treasurer, in trust.....	".....	37
Massey, Mrs. Susie Maria D.....	".....	92
Massey, Mrs. Susie Maria D., in trust for Madeline and Dorothy Massey..	".....	6
Massey, Mrs. Susie D., Trustee.....	".....	53
Matheson, Hon. A. J.....	Perth.....	33
Matthews, Mrs. Annie J.....	Toronto.....	65
Matthews, Wilmot D.....	".....	70
Maude, Frederick S. A.....	Bournemouth, Eng...	15
Maughan, Nicholas, Estate.....	Toronto.....	8
Maury, Richard B., M.D.....	Memphis, Tenn.....	10
Meighen, Mrs. Letitia B.....	Perth.....	13
Merrick, Mrs. Amanda.....	Berthier En Haut...	8
Merritt, Thomas R., Estate.....	St. Catharines.....	615
Merritt, Mrs. Mary, Estate.....	".....	70
Merritt, William Ingersoll.....	London, Eng.....	159

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Merritt, Mrs. Ethel S.	Peterborough.	5
Merritt, Miss Emily L.	Toronto.	60
Merritt, Miss Catharine N.	"	60
Merritt, Mrs. Amy J.	St. Catharines.	10
Merritt, W. H., M.D.	"	620
Meston, Miss Margaret.	Hamilton.	5
Meston, Charles	Cleveland.	6
Methodist Church.	Toronto.	22
Méthot, Edouard W.	Quebec.	160
Mickle, Miss Sara.	Toronto.	7
Middlemiss, Mrs. Margaret.	Galt.	5
Miller, Frederick F.	Napanee.	7
Miller, Mrs. Marietta, Estate.	St. Catharines.	60
Miller, Mrs. Amy A.	"	15
Miller, Mrs. Pauline C. Lash.	Toronto.	40
Milne, Alex.	Winnipeg.	20
Mitchell, W. G., & Company.	Toronto.	10
Mitchell, Mrs. Mary B.	Macoun, Sask.	17
Mitchell, W. A.	Toronto.	160
Moblo, Mrs. Jane A.	Dunnville.	12
Moffat, Mrs. Margaret B.	Toronto.	50
Molesworth, Mrs. Bathurst G.	"	30
Molson, F. W., J. D. Molson and E. P. Winslow.	Montreal.	40
Moncrieff, Mrs. Isabella.	Petrolia.	5
Monk, Mrs. Rosamond P.	Toronto.	10
Monteith, Hon. Nelson.	Stratford.	10
Montgomery, Miss Elizabeth F.	Washington, D.C.	27
Montgomery, William	Grimsby.	6
Montizambert, Mrs. Mary J.	Ottawa.	200
Montreal City and District Savings Bank	Montreal.	490
Moodie, Charles W.	Hamilton.	8
Moor, Joshua C.	Toronto.	10
Moore, James J.	Ridgeway.	2
Moore, Mrs. Isabell.	Springfield.	7
Morin, James E., Estate.	Welland.	78
Morris, Hon. Alexander, Estate.	Toronto.	185
Morris, Hon. James, Estate for Mrs. M. W. Harman.	"	30
Morris, Hon. James, Estate for Mrs. H. E. Spragge.	"	30
Morris, Miss A. Eleonora.	Wantage, Eng.	1
Morris, Miss Christina V. K.	Toronto.	18
Morris, M.	Winnipeg.	20
Morris, Alex. C.	Toronto.	4
Morris, Edmund M.	"	8
Morris, James, and W. H. Collins, in trust for H. W. Mussen.	Collingwood.	6
Morris, Wm.	Toronto.	12
Morrison, Mrs. Genevieve M. L.	"	12
Morrow, Mrs. Rebecca M.	Ingersoll.	10
Morrow, Mrs. May.	Mitchell.	5

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Morse, Mrs. Elizabeth.....	Toronto.....	13
Mortimer, C. H.....	".....	20
Mortimer, Mrs. Alicia G.....	".....	2
Moyer, Mrs. Margaret.....	Didsbury, Alta.....	1
Muir, Alexander.....	Port Dalhousie.....	32
Muir, William.....	".....	58
Muir, John A.....	".....	4
Muir, Miss Helen.....	St. Catharines.....	31
Mulock, Cawthra.....	Toronto.....	500
Mulock, Mrs. Adèle B.....	".....	35
Munro, Miss Frances.....	Morrisburg.....	6
Munro, Mrs. Jean.....	".....	26
Murray, Mrs. Ellen M.....	Buckingham.....	37
Murray, Estate of James.....	St. Catharines.....	100
McAndrew, Miss Annie M.....	Toronto.....	42
McAndrew, Miss Jane.....	".....	52
McAndrew, Daniel H.....	Renfrew.....	9
McAuliff, M.....	Welland.....	85
McCalla, Mrs. Maria S.....	St. Catharines.....	50
McCallum, Mrs. Emma.....	Cobourg.....	10
McCarthy, Mrs. Agnes E.....	Toronto.....	41
McConkey, Mrs. M. J.....	".....	15
McConnell, J. H., M.D.....	".....	14
McCulloch, Hugh, Jr.....	Galt.....	200
McCulloch, Mrs. Louise L.....	".....	6
McCulloch, R. O., in trust.....	".....	6
McDonagh, John, Estate.....	Thorold.....	36
McDonald, Mrs. Eleonora.....	Fort Qu'Appelle.....	27
McDonald, Donald H.....	".....	20
McDonough, Mrs. Amy D., Edythe A. Patterson, Amy D. Gilmour, Alice M. Freer, and Ida M. Carpenter, Trustees.....	London.....	18
McFall, Arthur A.....	Bolton.....	50
McGillivray, Donald.....	Port Colborne.....	112
McGillivray, John, Estate.....	".....	50
McHattie, Laurence L.....	Calgary.....	2
McIntosh, Mrs. Elizabeth.....	Lindsay.....	4
McKay, Mark S.....	Galt.....	10
McKie, George J.....	Simcoe.....	30
McLaren, Archibald K.....	Seattle, Wash.....	8
McLaren, Frederick G.....	Hamilton.....	10
McLaren, George H.....	".....	10
McLaren, Richard J.....	".....	10
McLean, Miss Violet M.....	Belleville.....	2
McLenaghan, James.....	Toronto.....	200
McMeekin, Rev. Henry, LL.D.....	Ottawa.....	2
McMurray, W. J.....	Niagara Falls, Ont....	5
McNaught, Thomas.....	Toronto.....	10
McNeill, H. S.....	".....	10
McRitchie, Rev. George.....	Ottawa.....	25

Imperial Bank of Canada

Nairn, Alexander.....	Toronto.....	21
Nairn, Mrs. Elizabeth C.....	Brantford.....	6
National Life Assurance Co. of Canada.....	Toronto.....	400
National Trust Co., Limited.....	".....	210
Nattress, Mrs. Julia.....	".....	20
Neff, James B., M.D.....	Port Colborne.....	15
Neelon, Mrs. Louisa L.....	St. Catharines.....	2
Neilson, Alexander.....	Brown's Corners.....	50
Neilson, James.....	Scarboro.....	50
Neilson, John.....	".....	50
Nelles, T. R., Executor.....	Simcoe.....	15
Nelson, Mrs. Emily.....	Toronto.....	30
Newbigging, Lt.-Col. R. G., Estate.....	".....	16
Nicholls, Mrs. Jessie E., in trust for Lorna Nicholls.....	Winnipeg.....	10
Nicol, Mrs. Jane.....	Toronto.....	3
Nicolson, Mrs. Florence E.....	Greenock, Scot.....	30
Nordheimer, Samuel.....	Toronto.....	100
North American Life Assee. Co.....	".....	335
Northway, John.....	".....	185
Northway, John, in trust.....	".....	100
Northway, John A.....	".....	20
O'Brien, James.....	Welland.....	52
O'Brien, Henry, K.C.....	Toronto.....	40
O'Bryan, Joseph S.....	Halifax.....	8
Odlum, Miss Eleanor D., and Miss Helen E. Odlum.....	St. Catharines.....	5
Ogden, Lyndhurst.....	Toronto.....	16
O'Hara, Miss Gertrude.....	".....	20
O'Hara, Miss Mary.....	".....	30
O'Hara, Mrs. Maria S.....	Ottawa.....	10
Oille, Miss Elizabeth.....	St. Catharines.....	1
Olmsted, Mrs. Edith H.....	Hamilton.....	35
O'Neill, Miss Mary J.....	Port Colborne.....	5
O'Reilly, Miss Elizabeth J.....	Hamilton.....	40
O'Reilly, E. B., M.D.....	".....	20
O'Reilly, Charles, M.D.....	Toronto.....	45
Osborne, James Kerr.....	".....	225
Osborne, J. B., Estate.....	".....	100
Osborne, Miss Annie B.....	Hamilton.....	62
Osborne, Mrs. Anne B.....	".....	10
Osborne, Mrs. Henrietta L.....	".....	11
Osler & Hammond.....	Toronto.....	84
Osler, E. B., M.P.....	".....	170
Osler, F. G.....	".....	25
Osler, William, M.D.....	Oxford, Eng.....	175
Osler, Mrs. Lily M.....	Toronto.....	20
Oxley, Mrs. Annabella, Estate.....	".....	2
Oxley, F. Beresford.....	Halifax.....	4
Oxley, F. H., and W. F. Parker, Trustees.....	".....	16

Imperial Bank of Canada

Packard, Mrs. Margaret E.....	Rehoboth, Mass.....	5
Paget, Very Rev. Edward C.....	Calgary.....	3
Paisley, Rev. Charles H., Estate.....	Sackville, N.B.....	2
Paisley, Herbert F. S.....	".....	1
Parker, Mrs. Fanny H.....	Dartmouth, N.S.....	57
Parker, Miss Fanny A.....	".....	10
Parker, Hon. Daniel McN., Estate.....	".....	12
Parker, William F.....	Wolfville, N.S.....	17
Parker, Miss Catharine G.....	Stroud, England.....	4
Parker, John T.....	Toronto.....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Child- ren of C. W. Paterson.....	".....	12
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Mrs. Emily Winstanley.....	".....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Miss Mary L. Paterson.....	".....	10
Paterson, Rev. T. W., D. R. Wilkie, and J. H. Paterson, Trustees for Mrs. Elizabeth Roger.....	".....	10
Paterson, Rev. T. W.....	".....	40
Paterson, Mrs. Florence I.....	".....	24
Paterson, Mrs. Florence I., in trust.....	".....	8
Paterson, Mrs. Mary.....	St. Catharines.....	9
Patterson, J. Harry.....	Toronto.....	40
Patton, Francis L.....	Winnipeg.....	10
Paton, Robert.....	Barrie.....	10
Peirce, Miss Annie V.....	Georgetown.....	6
Pellatt & Pellatt.....	Toronto.....	1
Pengelly, Henry.....	Cobourg.....	15
Penton, Miss Bessie B.....	Halifax.....	10
Peregrine, Miss Etta.....	Galt.....	2
Peregrine, Miss Elsie R.....	".....	2
Peregrine, Miss H. May.....	".....	1
Perks, Mrs. Iola H.....	Fergus.....	5
Perley, Mrs. Annie H.....	Ottawa.....	100
Perry, Mrs. Jennie B.....	St. Catharines.....	6
Peterson, Miss Jane.....	Baltimore, Md.....	10
Pew, Mrs. Ella V.....	Chicago.....	13
Philip, Mrs. Ruth.....	Galt.....	15
Philip, William.....	".....	5
Phillips, Robert.....	Fergus.....	5
Philp, James.....	Newcastle.....	10
Phoenix Insurance Co.....	Hartford, Conn.....	343
Pipon, Mrs. Maude M.....	Toronto.....	60
Pontifex, Bryan.....	".....	5
Poole, Henry S.....	Halifax.....	9
Porritt, Frederick R. and Herbert T. Porritt, trustees.....	Barrie.....	15

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Potter, Ralph	Toronto.....	5
Pound, Isaac L.....	Ridgeway.....	5
Powell, C. Berkeley.....	Ottawa.....	80
Pratt, Thomas H.....	Hamilton.....	50
Pratt, Rodman.....	Wolfville, N.S.....	5
Prince, Mrs. Charlotte.....	Toronto.....	10
Pringle, R. R., Estate.....	Cobourg.....	17
Pritchard, James Stuart.....	Gravenhurst.....	5
Pugsley, John.....	Toronto.....	50
Quarry, Mrs. Annie A.....	Sandwich, Ont.....	8
Rae, Robert.....	Sarnia.....	10
Radley, Mrs. Elizabeth J.....	Toronto.....	12
Raikes, George.....	Barrie.....	5
Raikes, Richard, M.D.....	Midland.....	10
Raikes, Miss Georgina.....	Barrie.....	21
Raikes, Miss Fanny.....	".....	32
Ramsay, William.....	Stow, Scotland.....	1945
Ramsey, J. G.....	Toronto.....	125
Rankin, Alex.....	".....	20
Rankin, Miss Elizabeth.....	St. Catharines.....	12
Ray, Mrs. Maggie.....	Oklahoma.....	7
Raymer, Mrs. Mary A.....	Toronto.....	20
Rayner, Mrs. Ethel E.....	Auckland, N.Z.....	61
Reeb, John, Estate.....	Port Colborne.....	12
Rector and Wardens of Trinity Church.....	Galt.....	17
Reed, Miss Maria C. S.....	Brighton, Ont.....	1
Reilly, Miss Margaret J.....	Esqueness.....	5
Reynolds, Mrs. Ella F.....	Toronto.....	26
Ricardo, Mrs. Drusilla, Estate.....	Vernon, B.C.....	10
Rice, O. F.....	Toronto.....	52
Rice, Mrs. Adelaide.....	Belleville.....	20
Richardson, Mrs. Frances W.....	St. Catharines.....	10
Richardson, Mrs. Catherine.....	Quebec.....	11
Richardson, Mrs. A. M., Estate.....	Montreal.....	2
Richardson, Samuel, M.D., Estate.....	".....	40
Ridings, Mrs. Julia L.....	Utica, N.Y.....	18
Rittenhouse, Mrs. Justina.....	Beamsville.....	12
Roach, Charles E.....	Minneapolis.....	20
Roach, Miss Annie I.....	Hamilton.....	26
Roach, Miss Louisa.....	".....	26
Roberts, Miss Mary.....	Niagara Falls.....	16
Robertson, A. G., in trust for Mrs. Eleanor M. Robertson.....	Toronto.....	8
Robertson, W. J.....	St. Catharines.....	4
Robertson, Mrs. Margaret K.....	".....	3
Robertson, J. S.....	St. Thomas.....	1
Robinson, Fred.....	Revelstoke.....	100
Robinson, Mrs. Harriet E.....	Barrie.....	7
Robinson, Mrs. Mary A.....	Peterboro.....	2
Robinson, Mrs. Lydia A. E.....	Hamilton.....	50

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Robinson, W. A.....	Hamilton.....	32
Robinson, Sarah, Estate.....	Toronto.....	80
Roddick, Mrs. Mary.....	Cobourg.....	8
Rodgers, Miss Jessie.....	Winnipeg.....	11
Roe Buck, Mrs. Mary E.....	Cobourg.....	16
Rogers, Albert S.....	Toronto.....	7
Rogers, Elias.....	".....	257
Rogers, Mrs. Annie E.....	Welland.....	41
Rogers, Mrs. Eleanor M.....	Littleton, Col.....	21
Rogers, Miss Mary.....	Toronto.....	3
Rogers, Mrs. Mary E.....	".....	10
Rogers, Miss Rachel S.....	Merritton.....	1
Rohleder, Frederick.....	Berlin, Ont.....	11
Rolph, Joseph T.....	Toronto.....	31
Roper, Mrs. Fanny E.....	New York.....	26
Rosebrugh, Mrs. Jessie W.....	Toronto.....	1
Ross, Mrs. Harriet A., Executrix.....	Quebec.....	23
Ross, Mrs. Margaret.....	Port Robinson.....	7
Ross, Robert.....	Lindsay.....	15
Ross, Mrs. Christina B.....	".....	10
Ross, Mrs. Charlotte W.....	Whitemouth, Man.....	5
Ross, Mrs. Josephine M.....	Toronto.....	15
Ross, Mrs. Lucinda, Estate.....	Port Perry.....	10
Ross, Walter.....	Winnipeg.....	50
Rounthwaite, Miss Elizabeth M.....	Toronto.....	26
Roy, R. Maitland.....	Hamilton.....	4
Roy, Mrs. Mary A.....	".....	2
Royal Trust Co., Trustees for Dorothy Gordon Brown, Edmund Herbert Gordon Brown, and Evelyn Gordon Brown.....	Ottawa.....	2
Rudolf, Mrs. Edna H.....	Brookline, Mass.....	10
Rumsey, Miss Melia.....	Ingersoll.....	5
Rumsey, A., Estate.....	St. Marys.....	10
Russ, Mrs. Anna.....	Beamsville.....	1
Russel, W. B.....	Toronto.....	100
Russell, Lindsay, and Hugh F. Mc- Lachlin, trustees for Mrs. Harriet Russell.....	".....	57
Rutledge, Mrs. Louisa.....	".....	12
Ryan, Hugh, Estate.....	".....	450
Ryerson, Mrs. Mary A.....	".....	156
Saunders, A.....	London, England.....	100
Sawle, Mrs. Clara.....	Athabasca Landing.....	5
Saunders, E., Manager, in trust.....	Toronto.....	18
Scarff, H. W.....	Ingersoll.....	11
Scarth, J. F., and C. G. Scarth, in trust..	Toronto.....	25
Schofield, Mrs. Rebecca, Estate.....	Port Colborne.....	12
Scoley, E. K.....	Toronto.....	6
Scolly, Mrs. Louisa.....	".....	50
Scott, Mrs. Mary E.....	".....	29

Imperial Bank of Canada

Scott, J. C.....	Toronto.....	100
Scott, James.....	".....	30
Scott, Robert F.....	".....	2
Scott, Mrs. Jessie.....	".....	39
Scott, R. C.....	Tillsonburg.....	10
Scott, Robert F., and James Scott, Trustees for Miss Catherine Scott..	Toronto.....	9
Scott, Robert F., and B. E. Bull, in trust.....	".....	8
Scott & Walmsley.....	".....	50
Scott & Walmsley, in trust.....	".....	136
Scott & Walmsley, in trust for Queen City Fire Insurance Co.....	".....	15
Seagram, E. F., in trust.....	Galt.....	75
Secord, S. W.....	St. Catharines.....	10
Secord, S. W., and H. C. Secord, Trus- tees.....	".....	10
Semple, Mrs. Margaret.....	Toronto.....	6
Semple, Andrew.....	".....	36
Semple, Robert.....	Beeton, Ont.....	9
Semple, Miss Mabel A.....	Toronto.....	4
Shantz, Mrs. Catherine.....	Berlin, Ont.....	1
Silver, William N.....	Halifax.....	10
Silver, William N., Executor.....	".....	12
Sibbald, Miss Elizabeth.....	Sutton West.....	15
Simpson, W. B. Bridgeman.....	York, England.....	60
Simpson, Mrs. Minnie.....	New York.....	1
Sinclair, J. C.....	Toronto.....	15
Sisters of St. Joseph.....	".....	4
Sisters of the Precious Blood.....	".....	20
Sivers, Charles L.....	".....	3
Skynner, Henry J.....	Brandon.....	50
Slocombe, Miss Annie.....	Hamilton.....	8
Small, Mrs. Henrietta.....	Ottawa.....	5
Small, Alex. T.....	Beamsville.....	12
Small, Wolstan N. J.....	".....	32
Small, John T.....	Toronto.....	40
Small, John T., in trust.....	".....	20
Smart, Alfred M.....	London, Ont.....	10
Smart, Miss Annie S.....	".....	8
Smart, John, Estate.....	".....	130
Smith, Prof. Andrew, F.R.C.V.S.....	Toronto.....	135
Smith, Andrew.....	Fenella.....	11
Smith, Mrs. Caroline P.....	Toronto.....	91
Smith, George B.....	".....	60
Smith, David.....	".....	26
Smith, Mrs. Alice L.....	".....	25
Smith, Mrs. Elizabeth H.....	".....	10
Smith, Mrs. Lilian M.....	Ottawa.....	15
Smith, R. A., and F. G. Osler, Trustees.	Toronto.....	170
Smith, Mrs. Lucie E.....	St. Catharines.....	4
Smith, Robert.....	Toronto.....	25

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Smith, Mrs. Gertrude A.....	Weyburn, Sask.....	6
Smith, John, Estate.....	Ingersoll.....	5
Smith, Larratt W., D.C.L., Estate.....	Toronto.....	20
Smith, Marcus, Estate.....	Ottawa.....	20
Smith, Sir Frank, K.C.M.G., Estate.....	Toronto.....	250
Smith, Walter A.....	".....	5
Smith, W. J.....	Meaford.....	10
Smyth, Mrs. Julia S. M.....	Lindsay.....	14
Smyth, Miss Margaret.....	Welland.....	15
Snyder, Mrs. Martha J.....	Ridgeway.....	3
Sorby, Charles F.....	Gores Landing.....	20
Southcott, Harry.....	St. Catharines.....	10
Spellman, Mrs. Annie.....	Hastings.....	15
Spence, John H.....	Brantford.....	3
Spencer, J. W.....	Toronto.....	10
Spry, William, Estate.....	".....	14
Spragge, Rev. A. W.....	Cobourg.....	8
Spragge, Miss Catharine M.....	Toronto.....	8
Spragge, Edward W.....	".....	8
Square, John S.....	Stratford.....	33
Square, John S., in trust for Mary A. H. Frank.....	Toronto.....	10
Stayner, Rev. Winslow S.....	".....	198
Stayner, Mrs. Harriot R.....	".....	260
Stayner, Frederic H.....	".....	135
Stayner, Thomas L., Estate.....	".....	70
Stenson, J. T.....	Peterboro.....	10
Sterling, R. N.....	Toronto.....	10
Stevenson, J. M.....	Cobourg.....	25
Stewart, Mrs. Juliette.....	Holly Hill, Fla.....	33
Stewart, Henry A.....	Nelson.....	4
Stewart, William.....	Toronto.....	7
Stewart, John.....	".....	15
Stewart, William W.....	".....	10
Stewart, Mrs. Susan I., Trustee.....	Ottawa.....	100
Stewart, Miss Ada G.....	Belleville.....	23
Stewart, Robert, Estate.....	Toronto.....	30
Stokes, Mrs. Edith M.....	S. Brent, England.....	20
Stokes, Miss Frances.....	Toronto.....	6
Strathy, Mrs. Agnes S.....	".....	3
Stratton, Hon. J. R., Executor.....	Peterboro.....	10
Strickland, Mrs. Mabel.....	Pembroke.....	20
Stuart, Peter, M.D.....	Guelph.....	10
Stuart, Mrs. Elizabeth C.....	".....	10
Stuart, Mrs. S. Elizabeth.....	Niagara Falls, Ont.....	8
Sullivan Mrs. Henrietta M.....	Toronto.....	24
Sutton, Mrs. Alice.....	Bowmanville.....	7
Swabey, Mrs. Florence.....	Toronto.....	26
Swan, James H.....	".....	50
Swan, John E.....	".....	16
Swan, Miss Edith L.....	".....	10
Swan, Robert, Estate.....	".....	60

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Swan, W. H.....	Arrowhead.....	2
Sweetnam, George B.....	Toronto.....	1
Sylvester, Mrs. Lottie A.....	".....	10
Symmes, Henry C., Estate.....	Niagara Falls, Ont....	250
Symons, John H.....	Truro, N.S.....	51
Tane, Rev. F., Estate.....	London, Ont.....	6
Tate, C. W.....	Paris, Ont.....	3
Tattersall, Mrs. Florence A.....	Ingersoll.....	1
Taylor, Henry J.....	St. Catharines.....	50
Taylor, Mrs. Lizette A.....	".....	83
Taylor, Mrs. Lizette A., and Henry J.		
Taylor, in trust.....	".....	13
Taylor, Miss Amy E. R.....	Toronto.....	5
Taylor, Miss Mary L.....	".....	5
Taylor, Samuel R.....	Desbarats.....	5
Taylor, Mrs. Helen R.....	Toronto.....	3
Teal, Mrs. Katherine.....	Ridgeway.....	10
Teeple, S. W.....	St. Thomas.....	15
Temple, Mrs. Alice E. D.....	Toronto.....	90
Temple, Mrs. Margaret J. A., Estate....	".....	6
Tennent, Mrs. Mary C. P.....	York, Eng.....	25
Teskey, Luke, M.D.....	Toronto.....	2
Theal, Miss Mary.....	St. Catharines.....	5
Theal, Richards T.....	Fulton, Ont.....	1
Theal, Herbert.....	".....	1
Theal, James I.....	".....	1
Thom, Mrs. Flora M.....	Ridgeway.....	15
Thom, John H.....	Toronto.....	16
Thomas, William.....	".....	50
Thomson, Mrs. Ellen E., Estate.....	Falkland, Scotland....	2
Thompson, Robert, Estate.....	Toronto.....	88
Thorburn, Mrs. Jane.....	".....	4
Thorburn, James, M.D., Estate.....	".....	50
Thorne, James.....	Ottawa.....	4
Thornton, Miss Josephine.....	Toronto.....	6
Tobin, Miss Emily H.....	Fergus.....	14
Todd, Thomas.....	Toronto.....	60
Todhunter, Mrs. Jessie S.....	".....	65
Toronto General Trusts Corp., trustees for Mrs. Madine J. H. Osler.....	".....	16
Toronto General Trusts Corporation....	".....	22
Toronto General Trusts Corporation, in trust.....	".....	400
Toronto General Trusts Corporation, in trust, No. 2 Account.....	".....	28
Toronto General Trusts Corporation, in trust for Annie Carlon.....	".....	37
Toronto General Trusts Corporation, Trustees re Hughes Trust.....	".....	75
Toronto General Trusts Corporation, in trust for Ethel M. Hamilton.....	Ottawa.....	11

Imperial Bank of Canada

Toronto General Trusts Corporation, in trust for Mary A. Hamilton.....	Ottawa.....	17
Toronto General Trusts Corporation, in trust for George T. Hamilton.....	".....	11
Toronto General Trusts Corporation, in trust for H. S. Perley.....	".....	61
Torrance, Miss Beatrice.....	Toronto.....	2
Torrance, Miss Jessie T.....	".....	2
Torrance, Miss Madeline.....	".....	1
The Honourable the Treasurer of the Province of Ontario, in trust for Estate of Anson Jones.....	".....	77
Trees, Miss Edith J.....	".....	13
Trees, Miss Charlotte E.....	".....	12
Tresise, Mrs. Alice.....	Galt.....	9
Turner, Hon. Richard.....	Quebec.....	57
Turner, Miss Effie H.....	".....	1
Turner, Miss Effie H., Treasurer, Ministering Children's League.....	".....	4
Twohey, William J.....	Chatham, Ont.....	12
Tyrwhitt, Mrs. Emma.....	Toronto.....	10
Union Trust Co. and the People's State Bank.....	Detroit.....	1000
Unsworth, Rev. J. K.....	Hamilton.....	1
Urquhart, John, M.D.....	Oakville.....	50
Van Buskirk, Mrs. Caroline A.....	Stratford.....	5
Van der Linde, Harold.....	Toronto.....	2
Van der Linde, Harold, in trust.....	".....	10
Vanstone, Frederick E.....	Bowmanville.....	10
Vanstone, Mrs. Selena J.....	".....	16
Vicars, Mrs. Marie E., Estate.....	Toronto.....	19
Vickers, W. W., in trust for Mary H. Vickers.....	".....	50
Victoria Loan and Savings Co., in trust.....	Lindsay.....	25
Vigeon, Harry.....	Toronto.....	50
Vine, Miss Mary J.....	Ingersoll.....	7
Wadsworth, J. J., Estate.....	Simcoe.....	10
Wadsworth, Mrs. Anna C.....	".....	5
Wadsworth, Tom R., Estate.....	Toronto.....	166
Wadsworth, W. R., Estate.....	".....	60
Wadsworth, V. B., Manager, and W. Wedd, Jr., Secretary, in trust.....	".....	152
Wainwright, Mrs. Mary H.....	Vancouver.....	6
Walker, Miss Helen F.....	Ottawa.....	175
Walker, Henry S.....	Toronto.....	150
Walker, Miss Annie G.....	".....	15
Walker, Mrs. Helena.....	".....	10
Walker, Henry S., R. W. H. Brough, and M. S. Brough, Trustees.....	".....	50

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Wallace, Rev. Robert.....	Belleville.....	20
Wallace, Mrs. Mary.....	Toronto.....	12
Wallace, Rev. O. C. S.....	Lowell, Mass.....	3
Walmsley, Thomas.....	Deer Park.....	280
Walmsley, Thomas, in trust.....	".....	15
Walsh, Mrs. Elma M. B.....	Toronto.....	50
Walton, Thomas C., M.D.....	Annapolis, Md.....	5
Ward, Miss Clara A.....	Cobourg.....	6
Ward, Miss Edna G.....	".....	7
Ward, Miss Essie R.....	".....	7
Ward, Miss Leila.....	".....	13
Ward, Mrs. Elizabeth A.....	".....	5
Ward, Charles W.....	Midhurst.....	10
Ward, George D., Estate.....	Cobourg.....	18
Warden, Robert L.....	Montreal.....	8
Warner, Joseph A.....	Cobourg.....	5
Warnock, Mrs. Mary A.....	Galt.....	10
Warnock, C. R. H., in trust.....	".....	5
Watson, George H.....	Toronto.....	6
Watson, Mrs. Grace A.....	Sackville, N.B.....	6
Weir, Walter F.....	Prince Albert, Ont..	10
Weir, W. A.....	Quebec.....	4
Wethey, Arthur H.....	Butte, Mont.....	41
Wethey, Charles H.....	Toronto.....	40
Wethey, J. Herschel.....	St. Catharines.....	10
Wheelihan, John D.....	Campbellville.....	30
Whitby, Oliver R.....	Paris, Ont.....	35
White, Charles A.....	Humberstone.....	12
White, R. S., and Wm. Maynard, trustees, estate of John Cotton.....	Stratford.....	8
Whitehead, Mrs. Isabella L.....	Quebec.....	150
Whiteman, Mrs. Rhoda.....	Humberstone.....	7
Whitney, E. C.....	Ottawa.....	125
Whittell, William.....	Hockley Heath, Eng..	40
Whyborn, Mrs. Mary R.....	Syracuse, N.Y.....	5
Whyte, William.....	Winnipeg.....	62
Wickens, Arthur M.....	New York.....	2
Wickham, Edward.....	Toronto.....	5
Wicksteed, Henry K.....	".....	40
Wickson & Gregg.....	".....	3
Wickson, Frederick.....	".....	11
Wigmore, Miss Eva.....	Orillia.....	6
Wilkie, D. R.....	Toronto.....	473
Wilkie, D. R., in trust for Mrs. A. C. C. Ross.....	".....	24
Wilkie, D. R., and Hon. Robert Jaffray, in trust for Officers' and Employes' Pension Fund of Imperial Bank of Canada.....	".....	423
Wilkie (R.C.A.), Capt. C. S.....	Halifax.....	13
Wilkie (Royal Sussex Regt.), Lieut. A. B.	Pekin, China.....	12
Wilkie, Mrs. Angelica, Estate.....	Quebec.....	48

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Wilkie, Miss Mary.....	Quebec.....	3
Wilkinson, R.....	Galt.....	10
Williams, Robert.....	Oshawa.....	25
Willson, C. H.....	Toronto.....	5
Willson, C. H., and C. S. McDonald...	".....	10
Willson, Frederick M., and Elizabeth Willson, or either of them or the Survivor of them.....	Hamilton.....	10
Willoughby, W. B.....	Moose Jaw, Sask.....	5
Wilson, W. R.....	Toronto.....	10
Wilson, C. S., Estate.....	Picton, Ont.....	13
Wilson, William, Estate.....	Toronto.....	50
Wilson, Sarah M., and Andrew R. Gordon, Trustees.....	".....	31
Wilson, Richard W.....	Cobourg.....	5
Wilson, James O.....	St. Catharines.....	7
Wilson, John G.....	Chicago.....	10
Wilson, Mrs. Beatrix F.....	Niagara Falls, Ont..	25
Wilson, Mrs. Mary J.....	Toronto.....	25
Winger, Mrs. I. M. C., and Miss Hulda A. H. Otto.....	".....	1
Wise, Mrs. Clara J.....	Minneapolis.....	4
Wishart, John, M.D.....	London, Ont.....	10
Wood, Miss Mary J., and Marion G. B. Wood.....	Toronto.....	8
Wood, Miss Marion G. B.....	".....	1
Wood, Mrs. B. V. T.....	".....	2
Woodruff, Miss Ann H.....	Chicago.....	6
Woodruff, William W., Estate.....	Niagara Falls.....	31
Woodruff, Richard, Estate.....	St. Catharines.....	44
Woods, Mrs. Henrietta M.....	Winnipeg.....	2
Workman, Mrs. Jane.....	Kingston.....	15
Zavitz, Mrs. Melissa.....	Mulgrave.....	2
TOTAL.....		50,000

